

HOW TO LOGIN THE FIRST TIME – BUSINESS DIGITAL BANKING

October 19, 2026



GETTING STARTED AND FIRST-TIME LOGIN

Welcome to your new digital banking experience!

Follow this step-by-step guide to complete a one-time setup to create your new digital banking profile. You'll create a username and password and complete a verification process to confirm your identity. To receive your verification code, your email address or cell phone number must be up to date.

You'll also need to know your current Member Number and Personal Access Code to complete the setup. Drop by any island-based branch or give us a call at 1-888-741-1010 if you need help.

This guide is for business members who have used Coastal Community digital banking before. If you haven't used digital banking before, give us a call to get started.



BEFORE YOU BEGIN

- ✓ Have your member number and Personal Access Code (PAC) ready.
- ✓ Make sure you can access the phone or email address linked to your membership. You will need this to receive verification codes.
- ✓ Have on hand your list of delegates or consolidated memberships that you had previously set up in digital banking. You will need to set these up in the new digital banking experience.
- ✓ The first-time login process will take about 8 minutes and cannot be saved, so please set aside time to complete your login in one sitting.



IMPORTANT CHANGES YOU NEED TO KNOW ABOUT

When you first get started with your new digital banking experience, some things will feel familiar, while others will require setup.

High priority:

- ✓ You'll create new login credentials (username and password)
- ✓ You'll need to ask your Authorized Signatories (signers) to login and set up their own usernames and passwords.
 - We recommend you start with people who previously had access to Coastal Community digital banking and bring on new signers once you've completed setting up.
- ✓ You'll need to add account delegates and set their level of access—they were not carried over into the new banking platform.
- ✓ You'll need to consolidate any memberships/accounts that you had previously connected under a single login in Coastal Community digital banking

Lower priority:

- ✓ Set up account alerts
- ✓ Set up biometric (fingerprint/face) login
- ✓ Download the new Coastal Community Credit Union app so you can bank on the go using your phone or tablet

Security checks during first-time login:

- ✓ During your first time logging to the new digital banking experience, you'll be asked to enter a verification code more often than you're used to—you can adjust your settings after you login for the first time.
- ✓ You may also be asked to complete a "reCAPTCHA test" for security purposes.

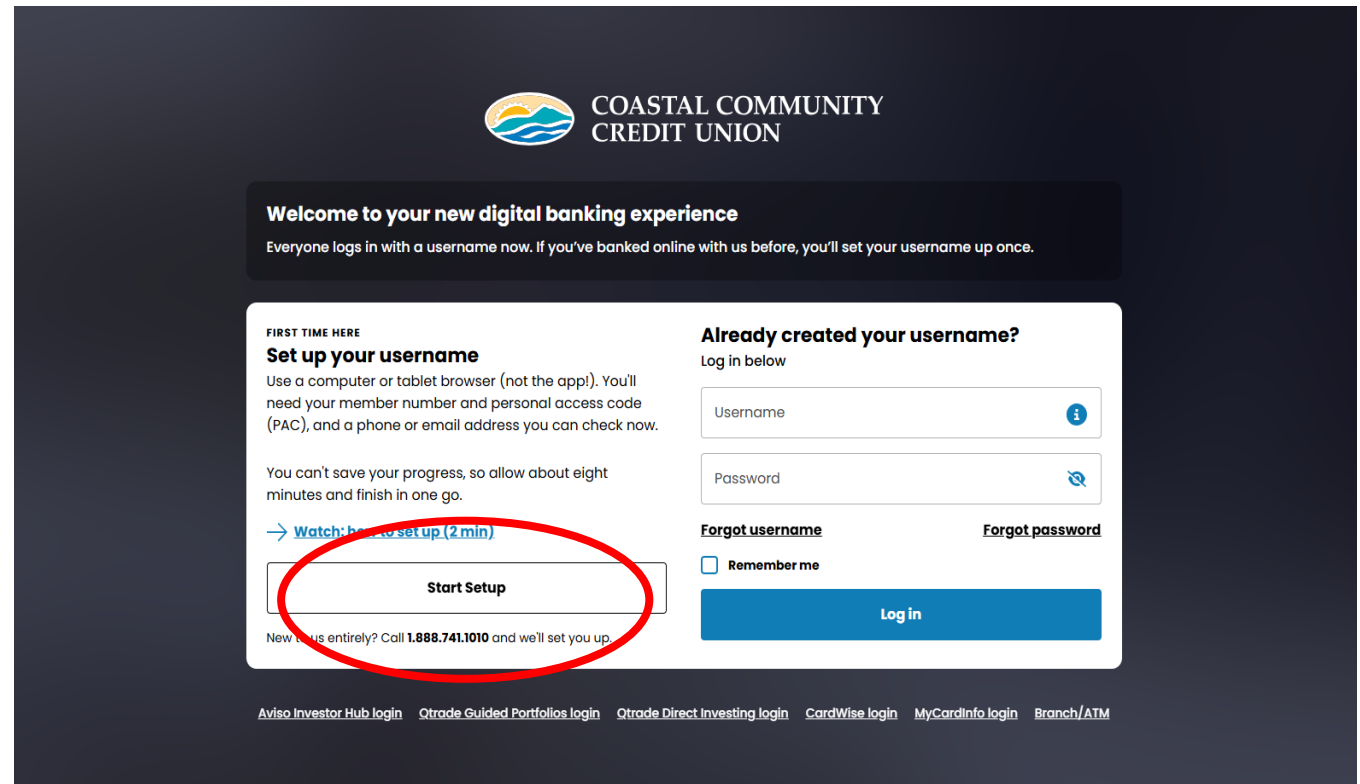


1. BEGIN YOUR ONE-TIME SETUP

The first time you login, you'll need to complete a few steps to create a username and password. We recommend you complete the first-time login process on a laptop or desktop computer.

- ✓ Open an internet browser and navigate to our website, cccu.ca
- ✓ Click **Log In** in the top-right corner
- ✓ Click **Start Setup**

Are you a new member? Give us a call to get registered for digital banking: 1.888.741.1010.

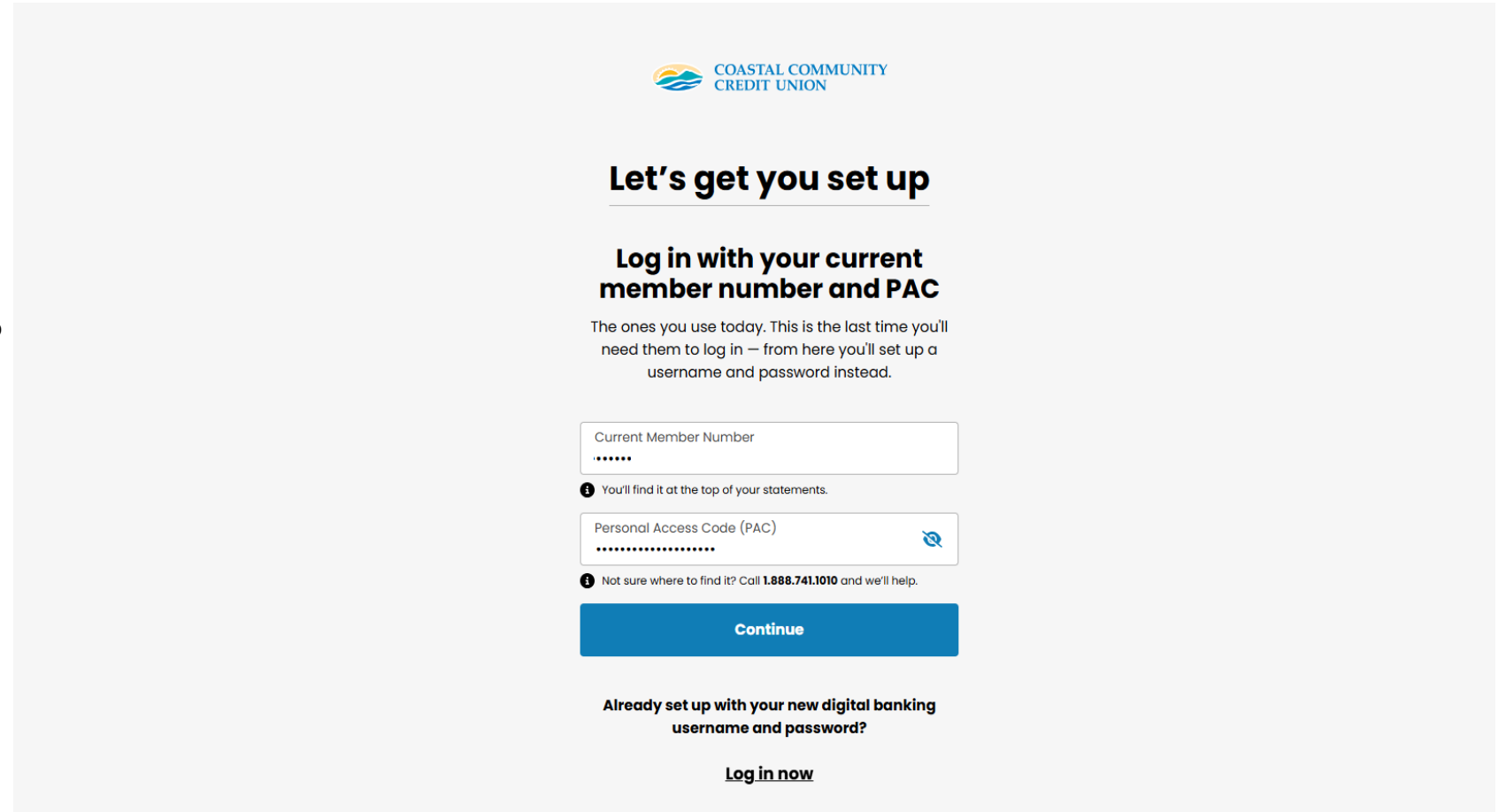


The screenshot shows the Coastal Community Credit Union login page. At the top, the logo and name 'COASTAL COMMUNITY CREDIT UNION' are displayed. Below this, a welcome message states: 'Welcome to your new digital banking experience. Everyone logs in with a username now. If you've banked online with us before, you'll set your username up once.' The main content area is divided into two sections. The left section, titled 'FIRST TIME HERE' and 'Set up your username', instructs users to use a computer or tablet browser and provides instructions on what information is needed. It includes a link to 'Watch: how to set up (2 min)' and a 'Start Setup' button, which is circled in red. The right section, titled 'Already created your username?', has a 'Log in below' heading and fields for 'Username' and 'Password'. It also includes links for 'Forgot username' and 'Forgot password', a 'Remember me' checkbox, and a 'Log in' button. At the bottom, there are links for 'Aviso Investor Hub login', 'Qtrade Guided Portfolios login', 'Qtrade Direct Investing login', 'CardWise login', 'MyCardInfo login', and 'Branch/ATM'.

2. ENTER YOUR CURRENT CREDENTIALS

- ✓ Enter your Member Number
- ✓ Enter your Personal Access Code (PAC)
- ✓ Click **Continue**

Forgot your current credentials?
Give us a call at 1.888.741.1010,
we'd be happy to help.



The screenshot shows the login interface for Coastal Community Credit Union. At the top is the logo. Below it is the heading "Let's get you set up" followed by "Log in with your current member number and PAC". A subtext explains that these are the credentials to use today, as the user will be setting up a new username and password. There are two input fields: "Current Member Number" with a masked value "*****" and a tip "You'll find it at the top of your statements.", and "Personal Access Code (PAC)" with a masked value "*****" and a tip "Not sure where to find it? Call 1.888.741.1010 and we'll help." Below the fields is a blue "Continue" button. At the bottom, there is a link "Log in now" for users already set up with new digital banking credentials.

 COASTAL COMMUNITY CREDIT UNION

Let's get you set up

Log in with your current member number and PAC

The ones you use today. This is the last time you'll need them to log in — from here you'll set up a username and password instead.

Current Member Number

i You'll find it at the top of your statements.

Personal Access Code (PAC)

i Not sure where to find it? Call 1.888.741.1010 and we'll help.

Continue

Already set up with your new digital banking username and password?

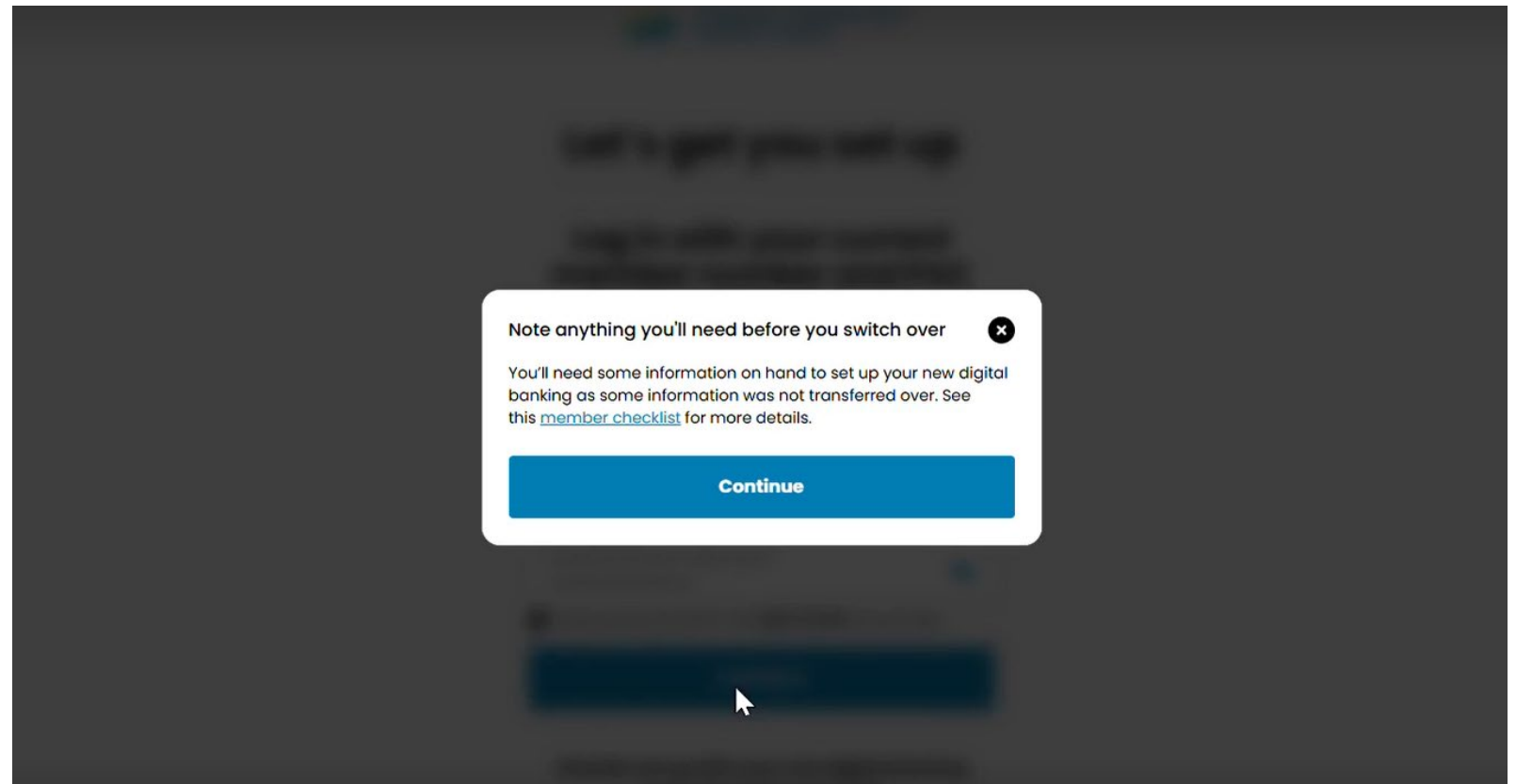
Log in now

NOTE INFORMATION YOU'LL NEED

Check that you have the information you need on hand including your delegates and consolidated accounts.

This login process cannot be saved, you'll need to complete the entire login in one sitting. You can expect this will take about 6-8 minutes.

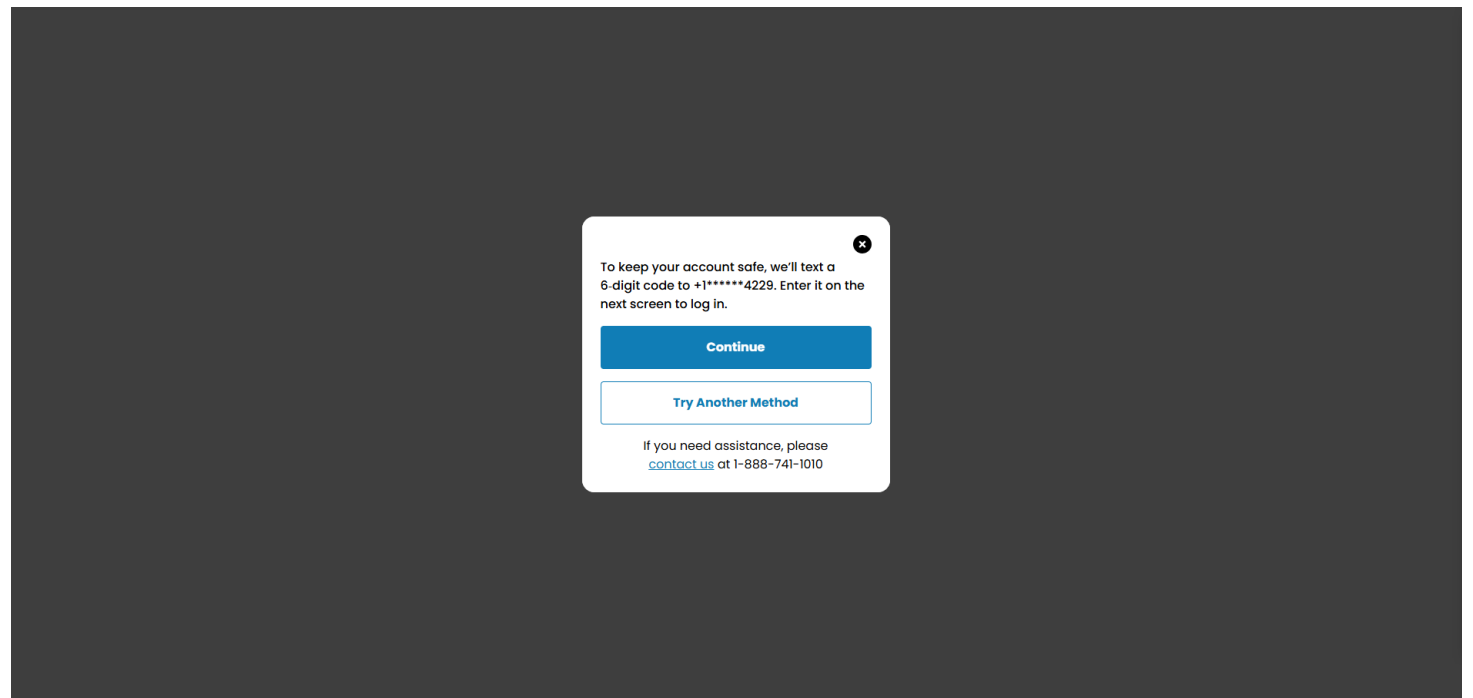
Can't find what you need?
Give us a call at 1.888.741.1010.



3. CHOOSE HOW YOU'D LIKE TO RECEIVE YOUR SECURITY CODE

If you are happy with receiving your code to your phone, click **Continue**.

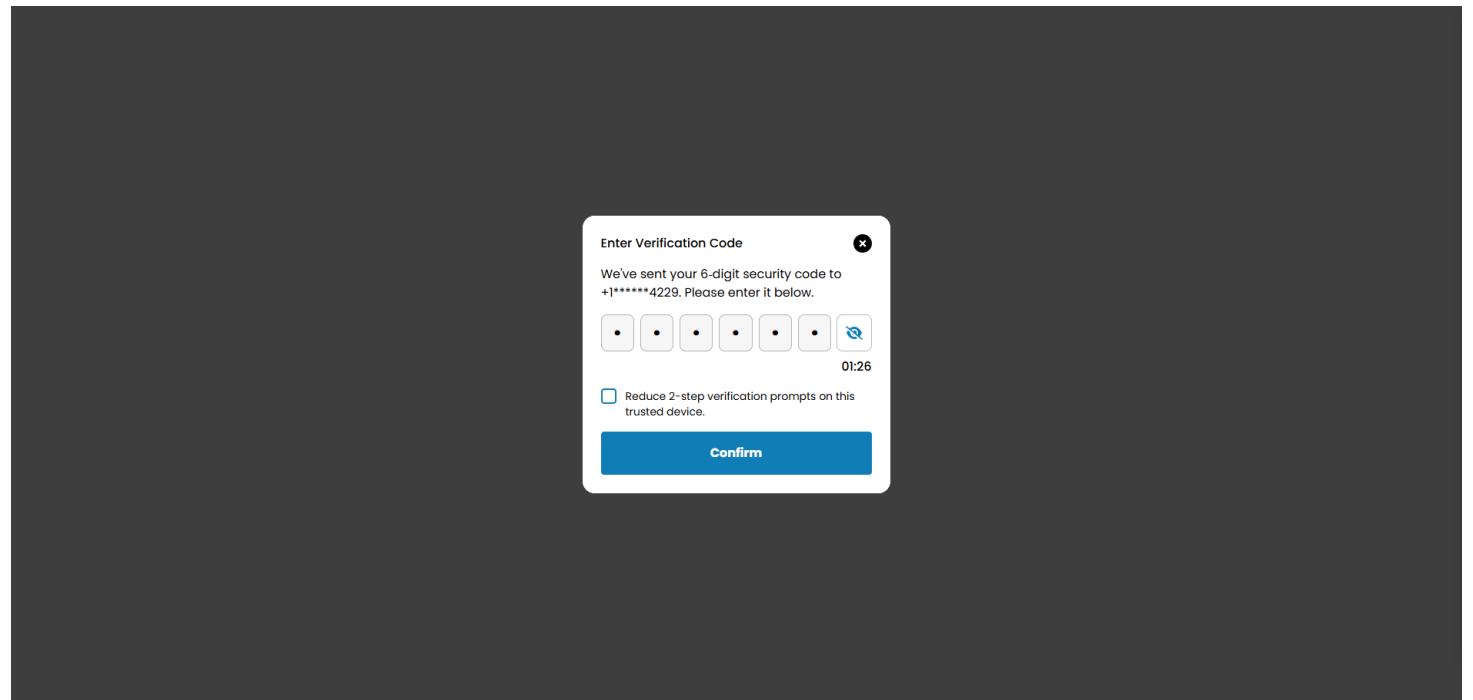
If you prefer to receive your code by email or voice call, click **Try Another Method**.



4. ENTER VERIFICATION CODE

- ✓ Check your email or the text messages on your phone
- ✓ Enter the 6-digit security code
- ✓ Click **Confirm**

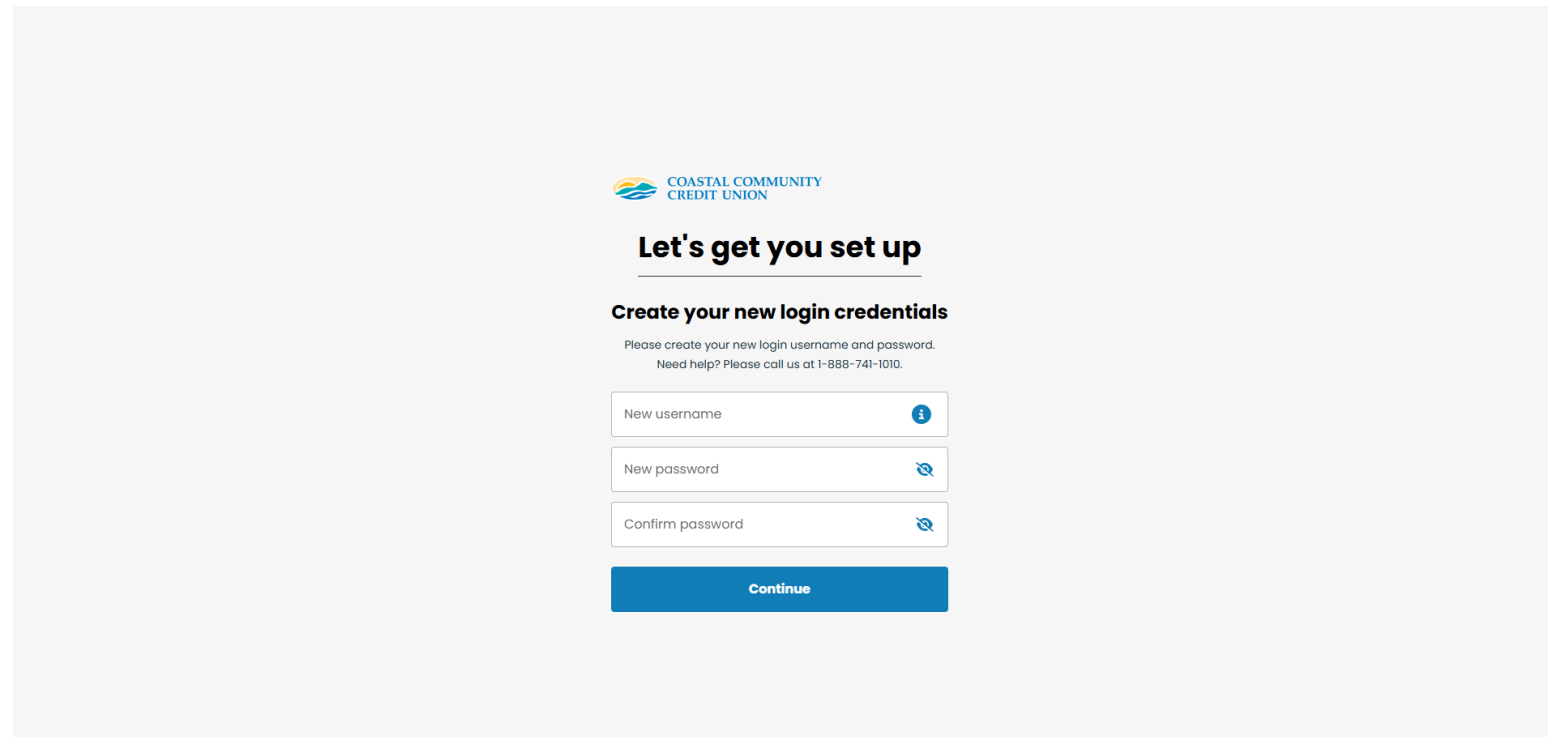
If you no longer have access to your email or phone number, call us at 1.888.741.1010 to update your contact details before continuing.



5. CREATE YOUR NEW LOGIN CREDENTIALS

From this point on, you will no longer use your member number and personal access code to access digital banking.

You will use a username and password.

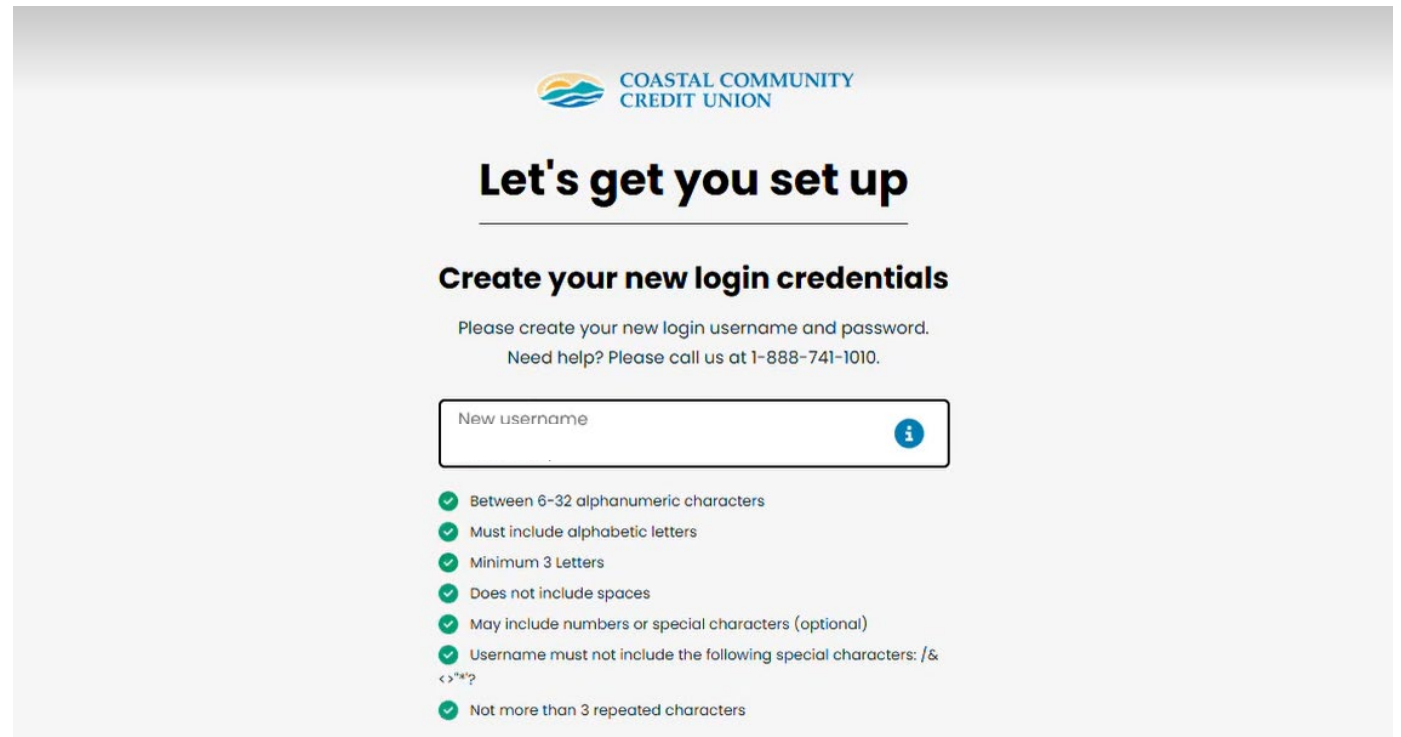


The screenshot shows the 'Let's get you set up' page for Coastal Community Credit Union. The page has a light gray background. At the top, the logo for Coastal Community Credit Union is displayed, featuring a stylized sun and waves. Below the logo, the heading 'Let's get you set up' is centered. Underneath, the subheading 'Create your new login credentials' is shown. A small text line reads: 'Please create your new login username and password. Need help? Please call us at 1-888-741-1010.' Below this, there are three input fields: 'New username' with an information icon, 'New password' with an eye icon, and 'Confirm password' with an eye icon. At the bottom of the form is a blue 'Continue' button.

6. CREATE YOUR NEW USERNAME

Your username should include:

- ✓ Between 6-32 characters
- ✓ Alphabetic letters
- ✓ Minimum 3 letters
- ✓ Optional to include numbers
- ✓ Optional to include special characters (cannot include /&<>"*?)
- ✓ No more than 3 repeated characters
- ✓ No spaces



The screenshot shows the 'Let's get you set up' page for Coastal Community Credit Union. It features the logo at the top, followed by the heading 'Let's get you set up' and the subheading 'Create your new login credentials'. Below this, there is a text prompt: 'Please create your new login username and password. Need help? Please call us at 1-888-741-1010.' A text input field labeled 'New username' is shown with a blue information icon to its right. Below the input field, a list of seven requirements is displayed, each preceded by a green checkmark:

- Between 6-32 alphanumeric characters
- Must include alphabetic letters
- Minimum 3 Letters
- Does not include spaces
- May include numbers or special characters (optional)
- Username must not include the following special characters: /&<>"*?
- Not more than 3 repeated characters

7. CREATE YOUR NEW PASSWORD

- ✓ Enter your new password
- ✓ Click **Continue**

Your new password should include:

- ✓ Between 10–50 characters
- ✓ Minimum 1 number
- ✓ Minimum 1 special character
- ✓ Minimum 1 uppercase and 1 lowercase letter
- ✓ No more than 2 identical characters in a row
- ✓ No spaces
- ✓ Do not use these special characters: /&<>"*?

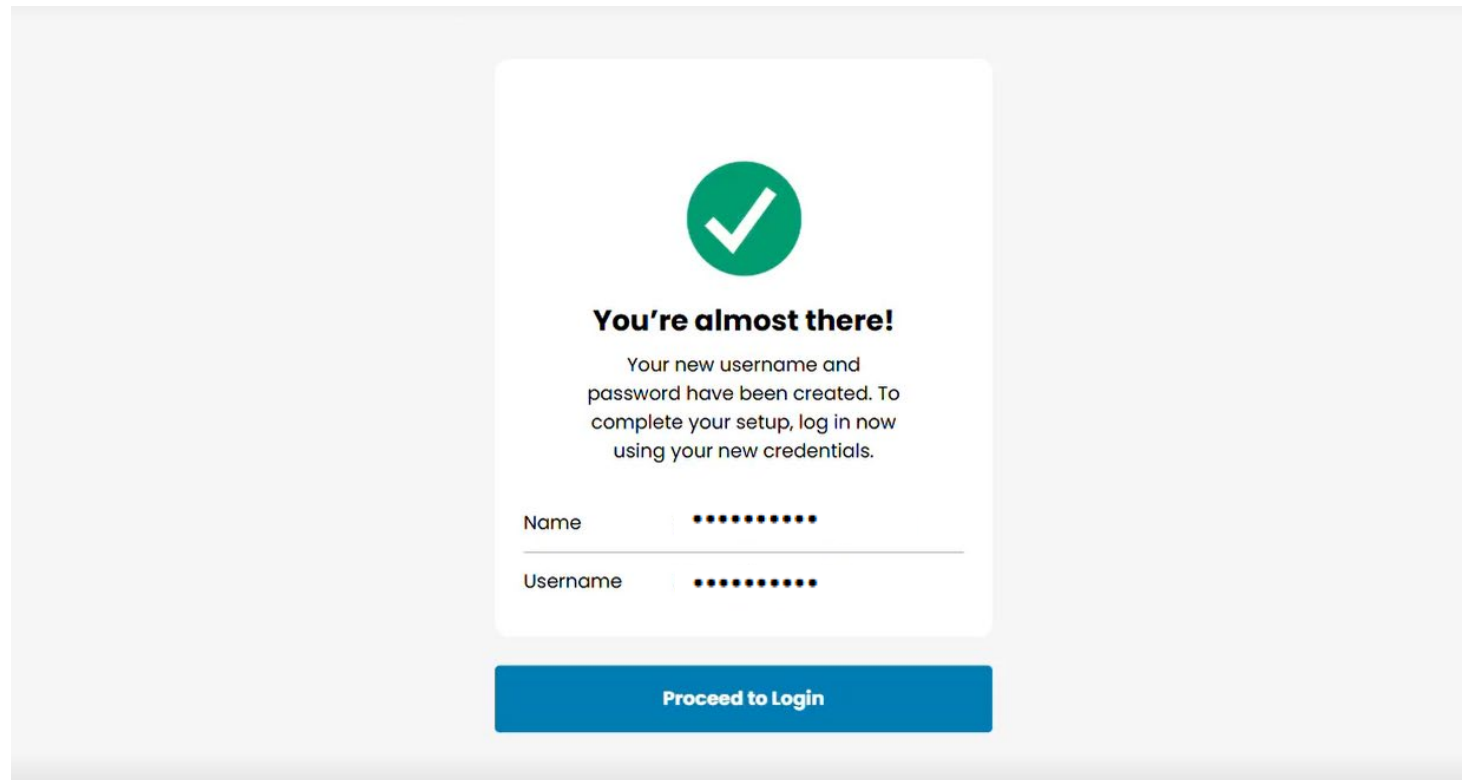
TIP! Make sure to record your username and password in a secure place so you can remember them.

The screenshot displays a password creation form. At the top, there are two input fields: 'New password' and 'Confirm password', both containing masked characters (dots). To the right of each field is an eye icon for toggling visibility. Below the 'New password' field is a strength indicator bar with three segments (red, yellow, blue) and the word 'Strong' in blue text. Below the 'Confirm password' field is a list of requirements, each preceded by a green checkmark: 'Between 10–50 characters', 'Minimum 1 letter', 'Minimum 1 number', 'Minimum 1 special character', 'Minimum 1 uppercase and 1 lowercase letter', 'Not more than two identical characters in a row', 'Password does not contain spaces or these special characters: /&<>"*?', and 'Password has been confirmed successfully'. At the bottom of the form is a large blue button labeled 'Continue'.

8. PROCEED TO LOGIN

Look for the green checkmark confirming your username and password have been created.

✓ Click **Proceed to Login**



You're almost there!

Your new username and password have been created. To complete your setup, log in now using your new credentials.

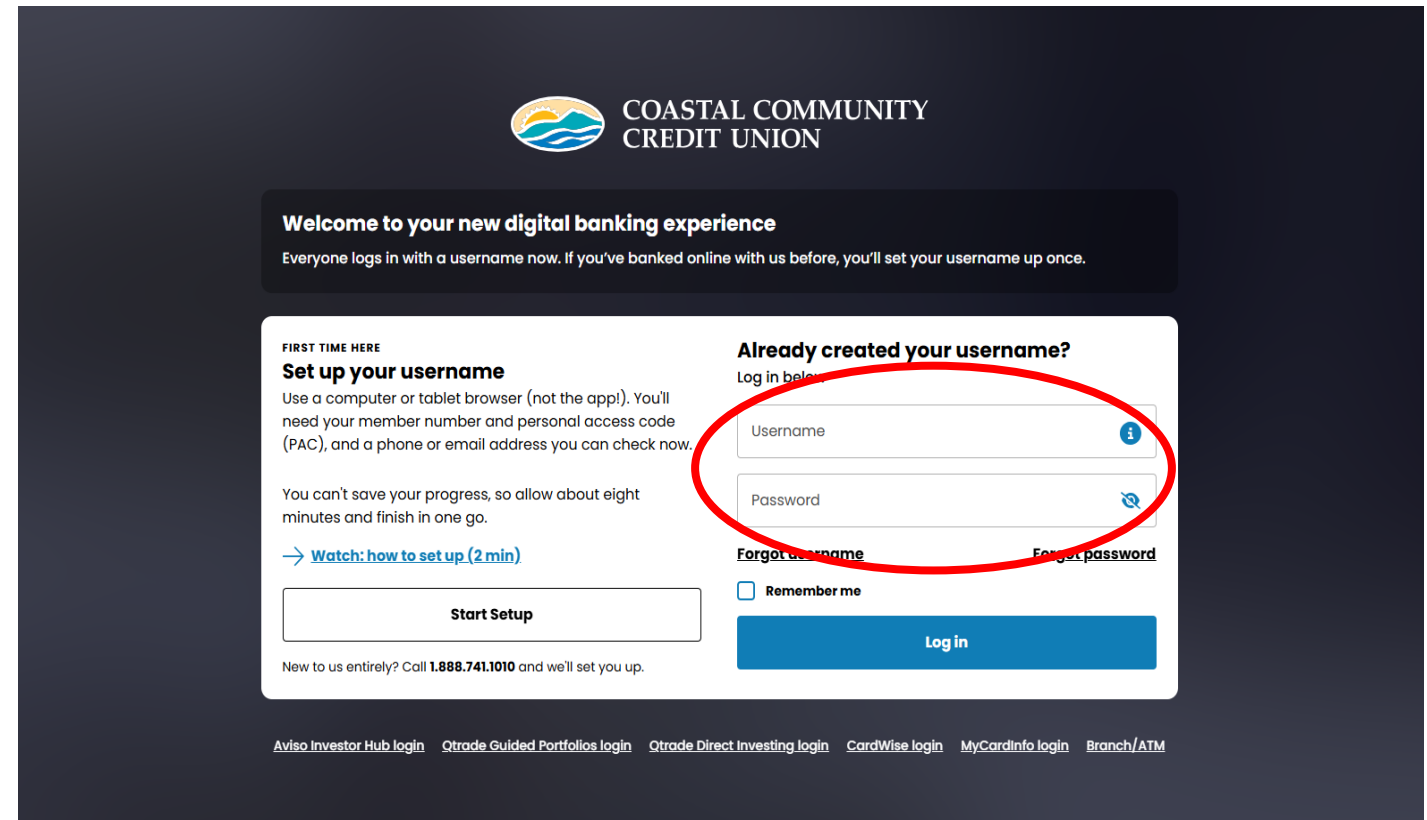
Name

Username

Proceed to Login

9. ENTER YOUR NEW USERNAME AND PASSWORD

- ✓ Enter your username
- ✓ Enter your password
- ✓ Click **Log in**



COASTAL COMMUNITY CREDIT UNION

Welcome to your new digital banking experience
Everyone logs in with a username now. If you've banked online with us before, you'll set your username up once.

FIRST TIME HERE
Set up your username
Use a computer or tablet browser (not the app!). You'll need your member number and personal access code (PAC), and a phone or email address you can check now.
You can't save your progress, so allow about eight minutes and finish in one go.
[Watch: how to set up \(2 min\)](#)
Start Setup
New to us entirely? Call 1.888.741.1010 and we'll set you up.

Already created your username?
Log in below
 Username
 Password
[Forgot username](#) [Forgot password](#)
☐ Remember me
Log in

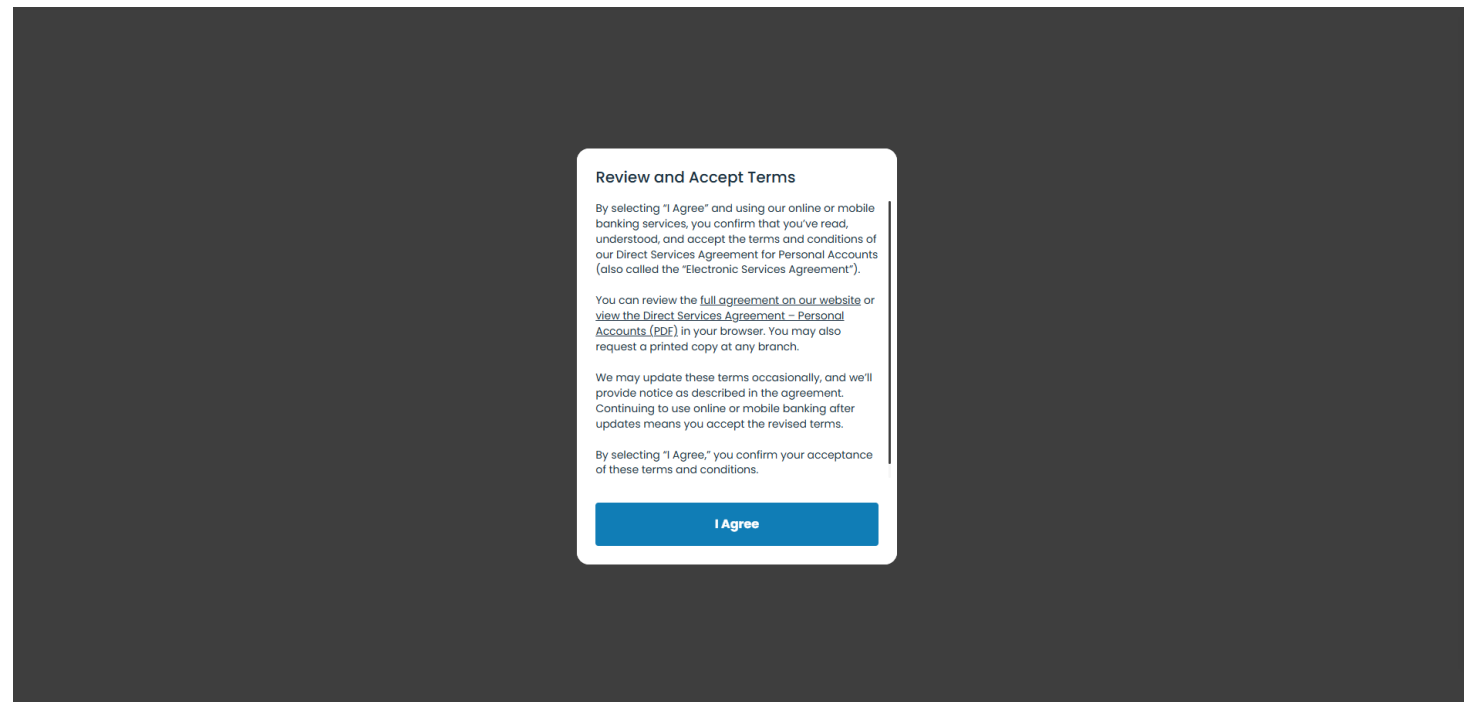
[Aviso Investor Hub login](#) [Qtrade Guided Portfolios login](#) [Qtrade Direct Investing login](#) [CardWise login](#) [MyCardInfo login](#) [Branch/ATM](#)



10. REVIEW AND ACCEPT THE SERVICE AGREEMENT

You'll be asked to review and accept the electronic services agreement. These are the terms and conditions that relate to your use of digital banking.

- ✓ Read the information on the screen
- ✓ Click the underlined text to read the full agreement
- ✓ Click **I Agree**



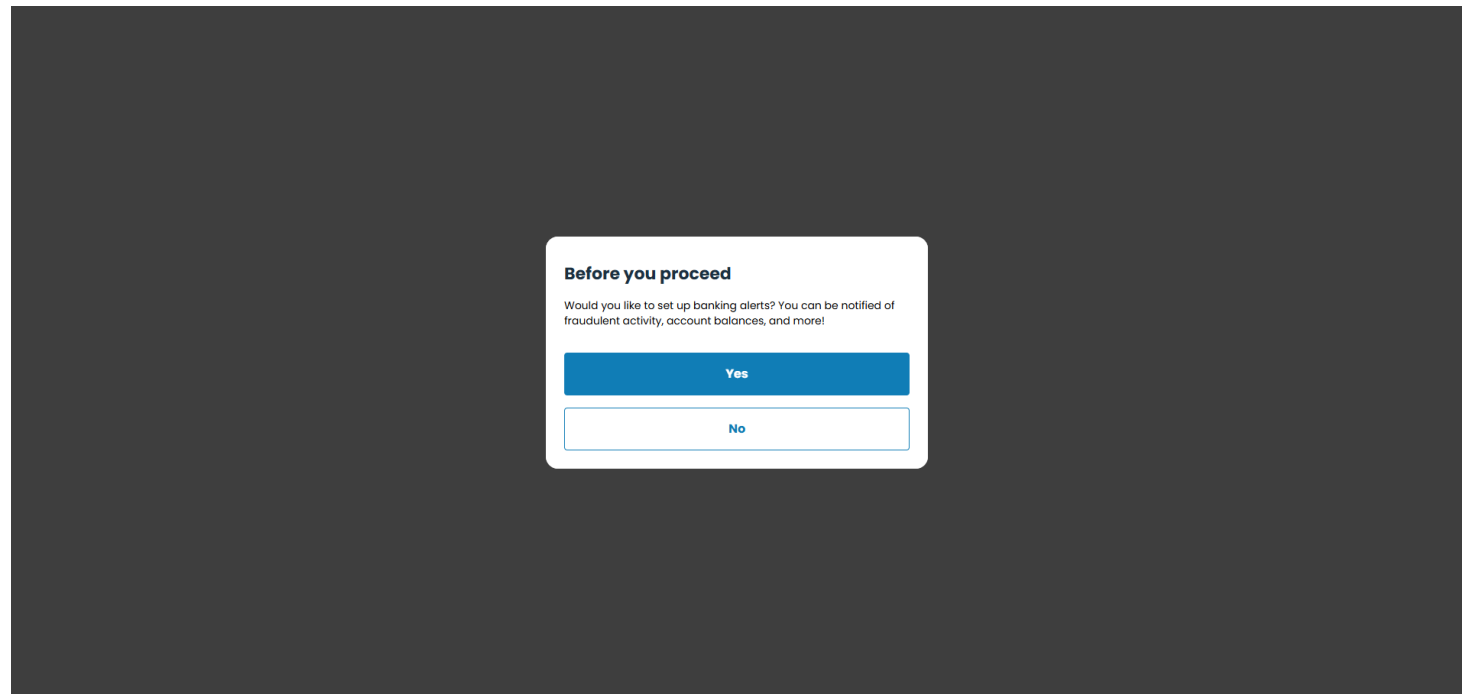
11. SET UP BANKING ALERTS (RECOMMENDED)

Set banking alerts so you'll be notified of unexpected transactions in your accounts.

You can also set up alerts anytime from the **Manage Alerts** menu.

Note: any alerts you had previously set up will not be carried over into your new digital banking experience.

- ✓ Click **Yes** to set up alerts
- ✓ Click **No** to skip this step for now



12. EXPLORE YOUR NEW DIGITAL BANKING EXPERIENCE!



COASTAL COMMUNITY CREDIT UNION

Menu Search

Home

Accounts

Pay Bills

Pay Business Taxes

Interac e-Transfer*

Transfer Money

Services

Profile

Security Settings

Manage Alerts

Quick Actions

1-888-741-1010

Send Us a Message

Welcome Simon

SE

Logout

Last login: Tue, 15 Sep 2026, 1:20 PM, PST via Internet Banking

View Transactions

Select Account

Current

\$13,815.00

Transactions

Last 15 days

Last 30 daysLast 90 days

Today



Transfer to 100026070381

Withdrawal

-\$5.00

-\$6,185.00



Payee: John Smith

Interac eTransfer - Debit

-\$5.00

-\$6,180.00



BC Hydro

Online Bill Payment

-\$10.00

-\$6,175.00

11 SEP 2026



BC Hydro

Online Bill Payment

-\$100.00

-\$6,165.00



BC Hydro

Online Bill Payment

-\$10.00

-\$6,065.00

10 SEP 2026



Payee: John Smith

Interac eTransfer - Debit

-\$20.00

-\$6,055.00

CASHBACK MORTGAGE OFFER



For a limited time, get up to \$3,500* cash back with a mortgage from Coastal Community!

*Some conditions apply.

Useful Links

Offers

Rates

cccu.ca | 1.888.741.1010

COASTAL COMMUNITY CREDIT UNION

TOGETHER, LET'S DO GREAT THINGS

FREQUENTLY ASKED QUESTIONS

Where can I find my delegate's information (name, phone, email)?

Your delegate information did not get transferred to the new digital banking experience.

You'll need to reach out to the people who are your delegates to get this information so that you can set them up in the new digital banking experience.

What's a delegate?

Delegates are trusted individuals who can carry out banking tasks on your behalf, based on the level of access you assign to them.

You can authorize delegates to view your account statements online at their convenience, without the hassle of waiting for paper statements to come in the mail. You can also authorize delegates to initiate transfers and bill payments. They start the process; you finish it by approving or declining each one.



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** is an individual authorized by your business to 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

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

Two-step verification is used more frequently during your first login, when you switch devices or when you take higher-risk actions. This helps to protect your account. You may notice more prompts in the beginning while the platform learns your typical login behaviour. Saving your device as a preferred device will reduce how often you'll complete two-step verification.

What do I do if I don't receive my one-time security code?

Most likely it's because your contact information on file (email and cell phone number) is outdated, incorrect or missing. Please call our Relationship Centre at 1.888.741.1010 or visit your nearest island-based branch so we can update your information.

Do I have to use the new digital banking experience?

You don't have to use digital banking to manage your finances. However, if you choose to bank with your computer, phone or tablet, you'll need to use the new digital banking experience. The previous platform will be retired. To continue banking online or through the mobile app, you'll need to complete the one-time setup.



FREQUENTLY ASKED QUESTIONS

Will the existing mobile app stop working?

Yes. Once the new digital banking experience launches, the previous Coastal Community app will no longer work.

You will need to download the new app from the Apple App Store® or Google Play™ store.

What phone operating systems are supported on the app?

The mobile app currently supports iOS 15 or later for Apple (iOS) devices, and Android 7 or later for Android devices.

Will I be prompted to re-setup my biometric login (fingerprint/face ID) on the mobile app?

Yes. For security reasons, biometric login—where you scan your fingerprint or face using your device—will need to be set up again after you install the new Coastal Community app.

Biometric login is optional. You can choose to sign in using your password instead.

TELEPHONE BANKING

Self-serve telephone banking is an alternative way to bank during our digital banking upgrade.

Coastal Community offers automated telephone banking available 24/7. To use it, you'll need your Member Number and your Personal Identification Number (PIN).

If you don't have a PIN for telephone banking (it's different than your debit card PIN), drop by any branch or give us a call at 1.888.741.1010.

Using telephone banking, you can check transactions, check account balances, pay bills, move money between chequing and savings, change your debit card PIN, and report a lost or stolen debit card.

Note: Telephone banking is not fully voice activated, you'll need to push buttons on your phone to use this service.

Telephone Banking: 1.888.741.4040

