

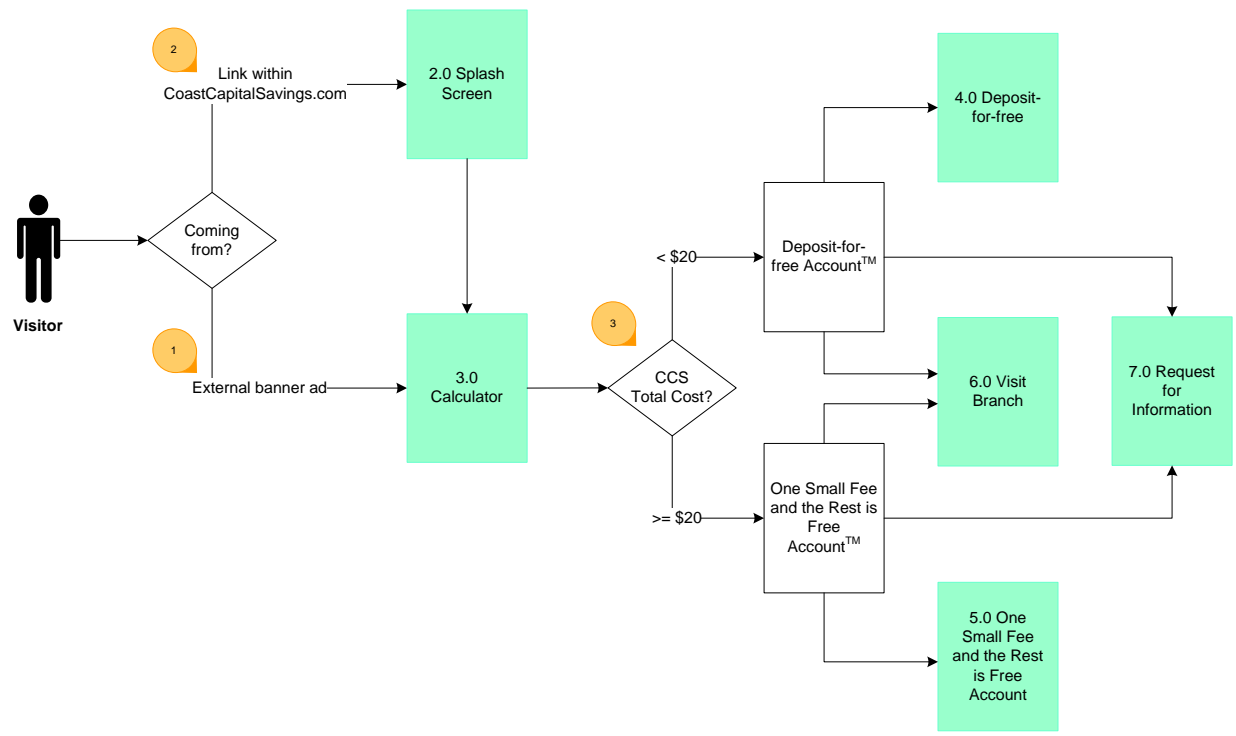
Coast Capital Savings Business Chequing Cost Comparison Calculator

RETHINK[®] BURNKIT

April 25, 2007

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- Notes**
- 1 Banner ads of various sizes (big box, landscape, tower) placed on a variety of websites external to coastcapitalsavings.com. Messaging and formats: TBD.
 - 2 Links include graphical callouts and text links.
 - 3 If the calculator returns a CCS total cost less than \$20, information about Deposit-for-free™ appears with links to learn more about the account (4.0 Deposit-for-free), to request for information (7.0 Request for Info) and to visit a branch (6.0 Visit Branch).
- If the calculator returns a CCS total cost equal to or greater than \$20, information about One Small Fee and the Rest is Free Account™ appears with links to learn more about the account (5.0 One Small Fee Rest Free), to request for information (7.0 Request for Info) and to visit a branch (6.0 Visit Branch).

Legend

1	Annotation	1.1	Page reference
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Search

Open an Account

Personal

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Online Banking

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[Banking](#) | [Borrowing](#) | [Insurance](#) | [Investing](#) | [Big Perks for Small Business™](#)
Free corporate jet.


And other Big Perks for Small Business™

Details +

Business Credit Card

Receive 1% cash back on the purchases you make with Coast VISA Desjardins business credit card.

+ More

Merchant Services

VISA point of sale merchant services now available in partnership with Coast VISA Desjardins.

+ More

What's new for our Business Members?

- 18-Apr-07: [New business chequing accounts launched](#)
- 7-Feb-07: [Coast Capital wins 50 Best Managed Companies award](#)
- 2-Feb-07: [Coast Capital wins business excellence award](#)
- 29-Jan-07: [Coast Capital members save 20% on QuickTaxWeb](#)
- 22-Jan-07: [Coast Capital Savings branches into Burnaby](#)
- 29-Dec-06: [Coast Capital among 50 best employers in Canada](#)

Popular products

Business chequing

Go →

Tools & calculators

Foreign exchange calculator

Go →

Rates

- [Prime Rate](#)

Effective May 25, 2006

Prime Rate

6.000%

+ [Mortgages](#)

+ [RRSP](#)

+ [Term Deposits](#)

+ [Foreign Exchange](#)

+ More

Footer

Notes

1

Example of an internal callout (left-side callout in this example) within coastcapitalsavings.com page (main Business Page in this example) that when clicked, will take the user to the **2.0 Splash Screen**. Note: In reality, the left-side banner ad and main callout version (annotation #2) will never appear on the same page.

Messaging: TBD. Dimensions: 161px wide.

Graphical banner ads need to follow the website standards guidelines.

Graphical banner ad examples:



2

Example of a main callout within coastcapitalsavings.com page (main Business Page in this example) that when clicked, will take the user to the **2.0 Splash Screen**. Dimensions: 375px x 208px. Not built in Flash.

Legend

1

Annotation

1.1

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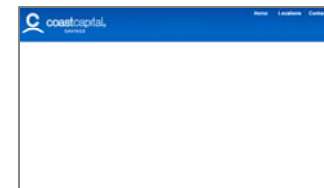
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Notes

1 The Calculator Page has a different site structure than the rest of the CCS pages. It does not include a login portlet or the tab navigation. The template will be designed by CUCBC. Example:



The content of the Cost Comparison Calculator, **(2.0 Splash Screen and 3.0 Calculator)** including the title and introductory copy will be developed by Burnkit as a self-contained, stand alone Flash application. The .swf (Flash file) will be embedded into the Calculator Page but another instance may live somewhere else on the Coast Capital Savings site.

Thanks for clicking
Please pay a \$4.28 fee

Stop paying ridiculous fees with the
“One Small Fee, the Rest is Free Business
Account™,”

Calculate your savings

3.0



! **IMPORTANT:** Width of content area of the calculator = 570 px. Background must be white.

Legend

1 Annotation 1.1 Page reference

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Cost Comparison Calculator

Enter your total monthly transactions and deposits to find out what account is best suited for your business needs. Compare our recommendation to our competitors as well.

1

Total monthly transactions:

2

3

Number of transactions that are deposits:

3

4

Transactions

Items include:

- withdrawals
- bill payments
- web transfers
- cheques

5

Find Products

6

Reset

7

CCS Total Cost?

< \$20

>= \$20

3.1 Results: Deposit-For-Free

3.2 Results: One Small Fee Rest Free

3.3 Disclaimer

Error Message:

X

Number of deposits must not be greater than total transactions

Notes

- All textfields must be numeric and cannot contain decimals or commas. If they do, an error message appears beside the textfield and the input box is highlighted. Error handling will occur immediately.
 - Number inputted will be used to determine TA's/Mth range and competing products to display.
 - Number cannot be greater than total monthly transactions. If it is, an error message appears beside the textfield and the input box is highlighted. Error handling will occur immediately.
 - Clicking "transactions" will pop-up a new layer which provides a user with a definition of what a transaction is and some examples. Layer can be dragged/moved around (TBD in design phase). Clicking on the "X" icon or anywhere outside the box will close the layer (same occurs with error message).
 - Clicking "Find Products" displays the product results below with the disclaimer.
 - Clicking "Reset", clears the textfields and any previously displayed product results/disclaimer disappears.
 - Defaulted to blank. If the calculator returns a CCS total cost less than \$20, information about Deposit-for-free™ appears with links to learn more about the account (**4.0 Deposit-for-free**), to request for information (**7.0 Request for Info**) and to visit a branch (**6.0 Visit Branch**) along with competing products from other banks determined from annotation #2.
- If the calculator returns a CCS total cost equal to or greater than \$20, information about One Small Fee and the Rest is Free Account™ appears with links to learn more about the account (**5.0 One Small Fee Rest is Free**), to request for information (**7.0 Request for Info**) and to visit a branch (**6.0 Visit Branch**) along with competing products from other banks determined from annotation #2.

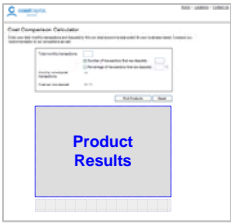
Legend

- | | |
|-------------------------|-------------------------------|
| <div>1</div> Annotation | <div>1.1</div> Page reference |
|-------------------------|-------------------------------|

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Product Results

Based on your monthly transactions and deposits, we recommend:

	PRODUCT	TOTAL COST/ MONTH*	FREE TA's/ MONTH
Coast Capital Savings	4.0 <u>Deposit-for-free™</u> With this account, there's no monthly fee and, as the name cleverly indicates, we don't charge you for deposits. To apply: Call us today at 1-888-517-7000 (Mon-Sat, 8am-8pm) > Request more info > Visit a branch	\$15.75**	N/A
RBC	6.0 RBC Business Essentials Variable – Pricing	\$14.70	N/A
Scotiabank	Account Plan for Business (Self Serve) – 2	\$16.00	25
TD Bank	Business Chequing Service Plan – 3	\$20.00	35
BMO	BMO Value Plan – 2	\$24.00	35
CIBC	CIBC Operating Account – Flat Fee 3	\$28.00	35

* Average cost per item used for pay-as-you-go for RBC, BMO, Scotiabank
** Total cost = monthly non-deposit transactions x cost per non-deposit

Notes

- 1 Product results based on user input: total monthly transaction = 21.
- Coast Capital Savings product always displays on top followed by others ranked from lowest to highest Total Cost/Month.

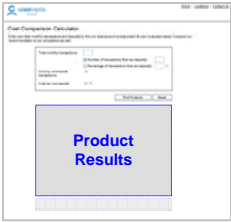
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Product Results

Based on your monthly transactions and deposits, we recommend:

	PRODUCT	TOTAL COST/ MONTH*	FREE TA's/ MONTH
Coast Capital Savings	<u>The One Small Fee, the Rest is Free Business™</u> This account gives you something you can't get with any other business account in Canada – unlimited deposits and withdrawals for just \$20 a month. To apply: Call us today at 1-888-517-7000 (Mon-Sat, 8am-8pm) > Request more info > Visit a branch	\$20.00	Unlimited
	TD Bank Business Equiqu Service Plan – 5	\$40.00	85
RBC	RBC Business Essentials Variable – Pricing	\$49.40	N/A
CIBC	CIBC Operating Account – Flat Fee 5	\$68.00	100
Scotiabank	ScotiaOne – B	\$75.00	100
BMO	BMO Value Plan – 5	\$85.00	125

* Average cost per item used for pay-as-you-go for RBC, BMO, Scotiabank

Notes

- 1 Product results based on user input: total monthly transaction = 76.
- Coast Capital Savings product always displays on top followed by others ranked from lowest to highest Total Cost/Month.

Legend

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Collapsed State

1

+ Competitor Product Disclaimer

Expanded State

- Competitor Product Disclaimer

Analysis assumes all activity charged at \$0.75 per item.

All fees and details for the accounts compared here were obtained from the respective financial institutions as of March 19, 2007. This information is subject to change without notice. The accounts presented are a representative sample of business chequing products offered, and may not include all products available, including those no longer available to new sales. The accounts shown may have restrictions on transaction activity, such as in-branch activity limits, fee waivers with minimum balance kept, deposit content fees, or other features or costs not detailed here. For pay-as-you-go products with various per-item transaction price points, such as for in-branch versus electronic banking, an average fee was used for display purposes.

Notes

1

Expandable/collapsible feature similar to:

Mortgages

RRSP

Term Deposits

Foreign Exchange

Effective April 16, 2007

1-year redeemable

1 year

5 year

30 day US

3.750%

4.000%

4.100%

4.000%

Legend

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The Deposit-for-free Business Account™

Chequing

[The One Small Fee, the
Rest is Free Business
Account™](#)[The Deposit-for-free
Business Account™](#)[Community Chequing](#)[US Business Chequing](#)[Savings](#)[Credit Cards](#)[Merchant Services](#)[How to Access Your
Account](#)[Additional Services](#)[Service Fees](#)

With The Deposit-for-free Business Account, there's no monthly fee and you only pay 75¢ for each withdrawal. Plus, as the name cleverly indicates, we don't charge you to deposit your money with us. And no sneaky deposit content fees either.

Key features

- Unlimited deposits in-branch, ATM, and pre-authorized
- Unlimited self-serve debits and transfers via Coast Online™ and Coast-by-Phone™
- No monthly fee
- Other transactions are just 75¢

Contact us today

To open The Deposit-for-free Business Account, visit a [location](#) near you or [contact us](#) today.

Contact us

- Greater Vancouver: 604-517-7000
- Toll free: 1-888-517-7000
- Locations
- Email us

Sick of counting transactions? Try [The One Small Fee, the Rest is Free Business Account™](#).

Additional account features for 75¢ each

- In-branch withdrawals and transfers
- Debit card transactions within Canada
- Coast Capital Savings or EXCHANGE® Network ATM withdrawals
- Preauthorized payments and bill payments (in-branch, online or by phone)
- Cheques

Coast Capital Savings business chequing accounts do not pay interest. Other fees apply for miscellaneous financial services. Ask us for details.

Notes

1

URL of page: https://www.coastcapitalsavings.com/Business/Banking/Chequing_Accounts/Deposit_Free_Business_Account/

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The One Small Fee, the Rest is Free Business Account™

[Chequing](#)

[The One Small Fee, the Rest is Free Business Account™](#)[The Deposit-for-free Business Account™](#)[Community Chequing](#)[US Business Chequing](#)[Savings](#)[Credit Cards](#)[Merchant Services](#)[How to Access Your Account](#)[Additional Services](#)[Service Fees](#)

With this business chequing account you'll get something you can't get with any other business account in Canada – unlimited deposits and withdrawals for just \$20 a month. It's everything you need for your business banking with none of the ridiculous fees.

Key features

- Unlimited in-branch deposits, withdrawals and transfers
- Unlimited Coast Capital Savings or EXCHANGE® Network ATM deposits and withdrawals
- Low \$20 monthly fee

[Contact us today](#)

To open The One Small Fee, the Rest is Free Business Account, visit a [location](#) near you or [contact us](#) today.

Contact us

- Greater Vancouver: 604-517-7000
- Toll free: 1-888-517-7000
- Locations
- Email us

Prefer to pay as you go? Try [The Deposit-for-free Business Account™](#).

Additional account features

- Unlimited debit card transactions within Canada
- Unlimited self-serve debits and transfers via Coast Online™ and Coast-by-Phone™
- Unlimited preauthorized payments and deposits
- Unlimited bill payments, in-branch, online or by phone
- Unlimited cheque clearing

Coast Capital Savings business chequing accounts do not pay interest. Other fees apply for miscellaneous financial services. Ask us for details.

Notes

1

URL of page: https://www.coastcapitalsavings.com/Business/Banking/Chequing_Accounts/One_Small_Fee_Business_Account/

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Locations

Find a Branch or ATM

[Holiday Hours](#)

Find a Branch

[View All](#)

Regions:

All Regions



Services:

Any Services



Open on:

☐

Saturday

☐

Monday

☐

Open Late

Continue



Find an ATM

Province:

Any Province



City:

Any City



Continue



Notes

1

URL of page:
[https://https://www.coastcapitalsavings.com/
FindaBranch_ATM/](https://https://www.coastcapitalsavings.com/FindaBranch_ATM/)

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[About Coast Capital](#)

[Online Banking](#)

[Contact Us](#) > Request for Information

Request for Information

Request for Information

[General Feedback](#)

[Technical Support](#)

1 Request for Information

2 Confirmation

* indicates required information

Personal Information

Title: * ☐ Mrs. ☐ Ms. ☐ Miss ☐ Mr. ☐ Dr. ☐ Other

First Name: *

Initial:

Last Name: *

Contact Information

Email Address: *

Phone Number: *

e.g. 604 555 6878

Preferred Contact
Method:

* ☐ Email ☐ Phone

Products and Services (Please check at least one box)

Select the products and
services you want more
information about:

- * ☐ Chequing or Savings Accounts
☐ Business Accounts

Notes

1

URL of page:
[https://www.coastcapitalsavings.com/
Contact_Us/Request_for_Information/
?sfpop_ccs-prods=prod2](https://www.coastcapitalsavings.com/Contact_Us/Request_for_Information/?sfpop_ccs-prods=prod2)

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