

Your Guide to the Proposed Merger Between Integrus Credit Union and Coastal Community Credit Union

DoingMoreTogether.ca

Letter to Our Valued Members

Dear Members,

Integris Credit Union has been a proud part of North Central British Columbia for generations. Founded to serve the unique needs of our communities, we have always placed people first, operating as a member-owned cooperative deeply committed to local service, local employment, and local values.

Today, the financial services environment is shifting. Members expect more convenience and digital access. Technology is advancing rapidly. Regulatory expectations are growing, and competitors such as large banks and financial technology companies are entering our markets. These changes are not temporary. They require serious consideration about how we ensure the long-term strength and relevance of our credit union.

After thoughtful review, the Board of Directors and leadership team at Integris have concluded that the best path forward is to merge with a like-minded credit union that shares our values and community focus. That credit union is Coastal Community Credit Union.

Coastal Community is based on Vancouver Island and the Gulf Islands. Like Integris, it is a member-owned financial institution committed to cooperative principles and the long-term wellbeing of the members and communities it serves. By joining together, we believe we can build a stronger credit union that protects the Integris identity while unlocking new opportunities to serve our members.

This proposed merger is about long-term sustainability. It is about giving our employees, members, and communities access to more services, improved digital tools, and enhanced financial advice, while keeping our branches open and our local teams in place.

Assuming the proposed merger is approved, Integris will continue as a division of Coastal Community Credit Union, with the Integris name, familiar people, and existing branch locations. While Coastal Community becomes the legal entity, the Integris brand is expected to remain prominent in North Central British Columbia. Members will continue to be served by their local teams, supported by the expanded resources of the combined organization. As the proposed merger is structured as an asset transfer under Section 16 of the Credit Union Incorporation Act of British Columbia, only members and Shareholders of Integris Credit Union will vote on the proposed merger.

This Guide provides the information you need to understand the proposed merger and what it means for you. The vote will take place from November 10 to 17, 2025.

As a member and shareholder of Integris, your voice matters. Please take the time to review this Guide, ask questions, and cast your vote. A vote in support of the proposed merger is a vote for long-term strength, local service, and continued community investment.

The Board of Directors of Integris Credit Union unanimously recommends voting YES to the proposed merger. We thank you for your continued support and look forward to hearing your thoughts.

Sincerely,

Alison Hoskins, Chief Executive
Officer, Integris Credit Union



Alexandra Goseltine, Board
Chair, Integris Credit Union



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Preface

Integris Credit Union (referred to as “Integris”) and Coastal Community Credit Union (referred to as “Coastal Community”) are proposing a merger (referred to in this Guide as the “proposed merger”) that would combine the strengths of both organizations under the legal name of Coastal Community Credit Union. In order for the proposed merger to proceed, it must be approved by members and Shareholders of Integris in accordance with section 16 of the Credit Union Incorporation Act, which requires at least two-thirds of the votes cast by members on the special resolution set out below and by Shareholders on the separate resolution set out below to be in favour of the applicable resolution. Following the proposed merger, Integris will continue to operate as a division of Coastal Community, preserving the Integris name, identity, and local presence in North Central British Columbia. Throughout this Guide, the term “**Merged Credit Union**” refers to Coastal Community Credit Union after the effective date of the proposed merger, when it will be carrying on the business of both Integris and Coastal Community.

This Guide outlines the key features, benefits, and implications of the proposed merger for the members and holders of Class “C” Voluntary Equity Shares (“Shareholders”) of Integris.

Members and Shareholders of Integris will have the opportunity to vote on whether to approve the proposed merger. If approved, the transaction will proceed through an asset transfer from Integris to Coastal Community.

The proposed merger is structured as an asset transfer under Section 16 of the Credit Union Incorporation Act (British Columbia) (the “**CUIA**”). Through this structure, Coastal Community Credit Union will acquire all assets and assume all liabilities of Integris Credit Union. As detailed in the Asset Transfer Agreement, on the effective date of the proposed merger, Integris members and Shareholders will receive equivalent shares in the Merged Credit Union in exchange for their existing Integris shares.

Your YES vote helps secure a stronger future for Integris members.

As an Integris member and Shareholder, your vote matters. By voting YES, you are choosing a future where your credit union can continue to grow, invest, and serve you better.

This proposed merger is about more than combining two organizations. It is about giving Integris members access to additional digital products and services, enhanced financial tools, and continued personalized support, all while preserving the Integris name, locations, and people you trust today.

Your YES vote will allow Integris to join with Coastal Community to build a stronger, more resilient credit union that can compete effectively in today’s financial environment. Together, we will have improved scale to enhance our offerings, protect your financial interests, and invest in value for our members, employees, and communities.

Choosing YES means building the future of Integris with a credit union whose values align with our own, allowing us to serve you even better in the years to come.

Notice of Special Resolution, Separate Resolution and Special General Meeting

In accordance with section 16 of the *Credit Union Incorporation Act* (British Columbia) and the voting process set out in the Rules of Integris Credit Union, members and Shareholders of Integris Credit Union are being asked to approve special and separate resolutions related to the proposed merger with Coastal Community Credit Union. These resolutions approve the Asset Transfer Agreement, which outlines the terms and conditions of the proposed merger. In order for the proposed merger to proceed, both the special resolution and separate resolution must pass, meaning that at least two thirds of the votes cast on each of the special and separate resolutions must be in favour of the applicable resolution.

This Guide provides the key information you need to make an informed decision about the proposed merger. It also includes details about how and when to vote. Please refer to [page 20](#) for full information on voting eligibility, the voting process and key voting dates. A summary of the key provisions of the Asset Transfer Agreement can be found in this Guide at [page 28](#).

SPECIAL RESOLUTION

“BE IT RESOLVED, as a special resolution, that the Asset Transfer Agreement between Integris Credit Union, as the transferring credit union, and Coastal Community Credit Union, as the acquiring credit union, under section 16 of the Credit Union Incorporation Act (BC) be and is hereby approved, and accordingly:

- a) Integris Credit Union is hereby authorized and directed to execute the Asset Transfer Agreement; and
- b) the directors of Integris Credit Union are hereby authorized and directed to take the steps necessary to complete the transfer of all the rights, property and assets of Integris Credit Union to Coastal Community Credit Union in accordance with the terms and subject to the conditions contained in the Asset Transfer Agreement.”

Notice of Special Resolution, Separate Resolution and Special General Meeting

SEPARATE RESOLUTION OF HOLDERS OF CLASS “C” VOLUNTARY EQUITY SHARES

“**BE IT RESOLVED**, as a separate resolution of the holders of the Class “C” Voluntary Equity Shares of Integrus Credit Union, that the Asset Transfer Agreement between Integrus Credit Union, as the transferring credit union, and Coastal Community Credit Union, as the acquiring credit union, under section 16 of the Credit Union Incorporation Act (BC) be and is hereby approved, and accordingly:

- a) Integrus Credit Union is hereby authorized and directed to execute the Asset Transfer Agreement; and
- b) the directors of Integrus Credit Union are hereby authorized and directed to take the steps necessary to complete the transfer of all the rights, property and assets of Integrus Credit Union to Coastal Community Credit Union in accordance with the terms and subject to the conditions contained in the Asset Transfer Agreement.”

NOTICE OF SPECIAL GENERAL MEETING – MEMBERS OF INTEGRIS CREDIT UNION

Integrus Credit Union members are invited to attend a Special General Meeting on November 28, 2025 at 10:00 am PT, where we will announce the results of the special resolution vote and set out next steps for the proposed merger, if approved. The Special General Meeting will be held virtually.

Please visit DoingMoreTogether.ca for more information and to register to attend the Special General Meeting prior to November 28, 2025.

There will be no voting on the special or separate resolutions at the Special General Meeting, as all voting on the resolutions will occur by online, mail, or in-branch ballots prior to the meeting.



Common Purpose – Our Shared Vision for the Future

The proposed merger with Coastal Community Credit Union is an opportunity to create a stronger, more resilient credit union that will continue to meet the needs of Integris members now and in the years ahead. Like Integris, Coastal Community is a values-based, community-rooted cooperative with a long history of local impact and member service.

For more than 75 years, Integris has served North Central British Columbia with relationship-based banking, trusted local service, and community leadership. As the financial services landscape becomes increasingly complex with rising costs, rapid technological change, new regulatory requirements, and heightened competition, credit unions must adapt to remain strong. Coming together with a like-minded organization expands our capabilities while protecting what matters most to members: familiar people, trusted relationships, and deep commitment to our communities.

This proposed merger is about strengthening our ability to do what we do best. Supporting members, empowering employees, and investing in our region will remain at the heart of the combined credit organization. The Merged Credit Union will assume the employment obligations of all current Integris employees. Following the proposed merger, the Merged Credit Union intends to preserve Integris' branch network in North Central British Columbia and maintain the Integris brand, all under the legal name "Coastal Community Credit Union."

While the legal name will be Coastal Community Credit Union, Integris will operate as a distinct and visible division of Coastal Community Credit Union. Following the proposed merger, the Merged Credit Union intends to continue to reflect the Integris brand in signage, materials, and community activities and maintain Integris branches in their current locations, staffed by the same trusted teams. The values that define Integris (local service, deep relationships, and community investment) will remain central to your experience.

Both Integris and Coastal Community share a deep commitment to cooperative values, equity, financial inclusion, local decision-making, strong employee engagement, and purpose-driven service. Joining together allows us to preserve our identity while expanding our ability to serve through broader tools, deeper expertise, and enhanced digital platforms. This is a proactive step that protects what is working, strengthens what is possible, and positions us to thrive in a changing world. With Coastal Community, we have found a like-minded credit union that shares our long-term vision and unwavering commitment to community. Together, we will continue building a credit union that reflects the values of its members, supports its employees, and creates lasting benefits for the communities we call home.

Why This Merger Matters

The proposed merger between Integris Credit Union and Coastal Community Credit Union is a proactive step to strengthen both organizations in response to the growing challenges in the financial sector. By joining forces, we plan to build a credit union that is better equipped to serve members, employees, and communities across British Columbia.



Expanding Member Value:

Over time, Integris members will gain access to an enhanced range of products and services, including enhanced digital tools, broader lending options, and specialized advice. With access to Coastal Community's larger branch network, members will benefit from improved convenience and extended service hours through centralized support hubs.



Investing in Technology and Efficiency:

Combining operations will enable us to share technology platforms and streamline processes, managing future digital banking costs, and reducing duplication. If the proposed merger proceeds, Coastal Community's advanced systems and enterprise-level planning capabilities will be extended to Integris through a phased integration plan, supporting faster service, even stronger compliance, and more modern digital banking. This will allow us to reinvest in innovation and community initiatives.



Strengthening Financial Foundations:

Together, we intend to create a more financially resilient credit union. Integris contributes a strong local presence and loyal member base, while Coastal Community brings capital strength, advanced risk management, and long-term planning capabilities. The Merged Credit Union would be better positioned to navigate economic cycles, interest rate changes, and evolving regulatory requirements.



Keeping Local Roots Strong:

The proposed merger will enhance our ability to deliver more services locally. Following the proposed merger, the Merged Credit Union intends for local branches to remain open, staffed by familiar teams. The Merged Credit Union plans to continue community investment in all current regions, guided by strong local leadership and representation from both credit unions. This proposed merger is about preserving the strengths of each organization while expanding our ability to make a difference.

Benefits of the Proposed Merger

The proposed merger is designed to create meaningful, long-term benefits for our members, employees, and the communities we serve. By combining our strengths with the strengths of Coastal Community, we expect to be more competitive, more capable, and more resilient, while staying true to the values and priorities of Integris members.

Better Service for Members

Together, we can expand what we offer while maintaining trusted local service. Members will benefit from:

- Expanded branch and ATM access, with 32 branches across North Central BC, Vancouver Island, and the Gulf and Discovery Islands, plus more than 5,000 ding-free® ATMs nationwide
- Broader product and service offerings, including improved digital banking tools, commercial services, wealth management, and insurance
- Increased lending capacity to better support personal and business financial goals
- Improved technology and innovation, with a planned transition to Coastal Community's digital banking platform and expanded services by late 2026

Support and Opportunity for Employees

Employees are the heart of our service and the foundation of our success. All Integris staff will continue to be employed by the Merged Credit Union. Benefits for employees include:

- Expanded career advancement and leadership development opportunities
- Greater access to tools, training, and peer networks
- Enhanced collaboration across branches and teams
- Competitive compensation and benefits supported by a larger and more sustainable organization

Benefits of the Proposed Merger

Stronger Communities

The Merged Credit Union will have the ability to deepen Integris' community investment, ensuring our local impact grows alongside our organization. Community benefits include:

- A coordinated and enhanced community investment strategy
- Increased support for local initiatives, sponsorships, education programs, and volunteerism
- Continued investment in the towns and cities currently served by Integris
- Local input and decision-making as a guiding principle of engagement

A Stronger Credit Union System

As one of the largest credit unions in British Columbia, the Merged Credit Union would have a stronger voice for members in regulatory, policy, and sector discussions. Our scale would support innovation that benefits members across the province and demonstrate how values-based growth can deliver lasting value to members and communities.



Coastal Community and Integris at a Glance



About Coastal Community Credit Union

Founded in 1946, Coastal Community Credit Union has served Vancouver Island and the surrounding Gulf and Discovery Islands for nearly 80 years. With over 83,000 members, 600 employees, and 24 branches, it is one of the largest financial cooperatives in the Province. Coastal Community manages \$3.4 billion in on-book assets and an additional \$1.1 billion.

Coastal Community is deeply committed to local impact, investing more than \$500,000 annually in the community.

With a legacy of mergers and a deep-rooted commitment to cooperative values, Coastal Community focuses on building financial health, enriching lives, and supporting vibrant communities through local service and reinvestment.



About Integris Credit Union

Integris Credit Union also traces its beginnings to 1946, with roots in Prince George, Nechako Valley, and Quesnel. Formed through successive mergers, the organization became Integris in 2005 and now operates eight branches across North Central British Columbia.

Serving over 27,000 members and clients with approximately 200 employees, Integris manages \$1.3 billion in total assets under administration, including \$900 million in on-book assets and \$400 million in wealth services through our relationship with Aviso Wealth. It offers full-service banking, financial planning, insurance, and group benefits.

A certified Living Wage Employer, Integris is recognized for its values-driven approach, commitment to community partnerships, and focus on long-term financial wellness. Guided by cooperative principles, Integris remains a trusted and innovative financial partner in the region it serves.

Coastal Community and Integris at a Glance

Background	Integris	Coastal Community
Founded	1946	1946
# of Members	~27,000	~83,000
# of Employees	~200	~600
# of Branches	8	24
Assets Under Management	~\$1.3 billion	~\$4.5 billion
Head Office Location	Prince George, British Columbia	Nanaimo, British Columbia
Core Products and Services Offered	• Personal and Small Business Banking • Insurance Services • Wealth Management	• Personal and Business Banking • Insurance Services • Wealth Management • Commercial Banking

Structure and Method of the Proposed Merger

The proposed merger between Integris Credit Union and Coastal Community Credit Union would create a Merged Credit Union with over \$5.8 billion in total assets under administration, operating under the legal name Coastal Community Credit Union.

The method of the proposed merger, an asset transfer, was jointly agreed upon by the Boards of Directors of both credit unions. This means that Coastal Community will acquire all of Integris' assets and assume all of its liabilities. As part of this transaction, all member relationships, services, and employee roles from Integris will transition into the Merged Credit Union.

While Integris will become part of Coastal Community, its history, values, and regional identity will remain at the heart of the organization. The Integris name will continue as a distinct division within the Merged Credit Union. Members will be served by the same teams in the same branch locations, with the same commitment to community, while also welcoming potential new faces from CCCU who will join in supporting members.

The Board of Integris is asking members and Shareholders to approve the Asset Transfer Agreement. If approved, the proposed merger will proceed based on the terms and conditions outlined in the Asset Transfer Agreement. A summary of the key provisions of the Asset Transfer Agreement is included in this Guide on [page 28](#), and the full Agreement is available at DoingMoreTogether.ca or at any Integris branch.

As detailed in the Asset Transfer Agreement, on the effective date of the merger, Integris members and Shareholders will receive equivalent shares in the Merged Credit Union in exchange for their existing Integris shares.



Potential Risks of the Merger

Integris and Coastal Community recognize that all mergers carry some risk. However, both credit unions are confident that these risks can be effectively managed through planning, communication, and the strength of our shared values and capabilities. Key risks and mitigation strategies are outlined below.

Organizational Culture:

Every organization has a unique culture. While Integris and Coastal Community are strongly aligned in purpose and cooperative values, changes in structure and operations can naturally influence workplace culture over time. To protect the strengths of each organization, the Merged Credit Union will retain the Integris name, preserve local service delivery, and ensure current employees continue to play a meaningful role in shaping the member experience. A focus on employee engagement, local leadership, and shared values will support a thoughtful and inclusive cultural integration.

Technology Alignment:

Integrating two credit unions requires technology alignment and planning to ensure members experience minimal disruption. A dedicated integration team will oversee technology implementation with a focus on maintaining service reliability, supporting employees, and keeping members informed throughout the process.

Member Retention:

It is possible that some members may question the value of the proposed merger or feel uncertain during the transition period. To address this, the Merged Credit Union will prioritize clear, ongoing

communication and member engagement. Immediately following the proposed merger, members will continue to see the Integris brand, be served by local staff, and have access to the same locations they know and trust. Over time, the Merged Credit Union would be able to deliver more value, improved services, and new benefits that reinforce members' confidence in their credit union.

Integration Complexity:

Bringing together two organizations requires effort, coordination, and thoughtful change management. The Merged Credit Union will draw on proven approaches to project governance, communications, and employee training to ensure a successful integration.

Continuity of Service:

Maintaining business continuity is essential throughout the transition. The Merged Credit Union would continue operating with the same branch teams and community presence, allowing for uninterrupted access to services. Shared expertise, scalable systems, and continued innovation in service delivery will further support long-term operational strength and stability.

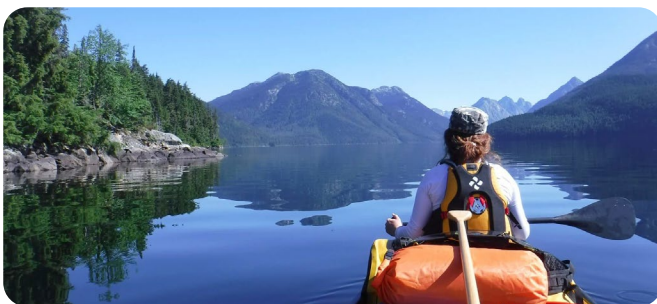
Why Merge Now?

The Canadian credit union system has undergone significant consolidation in recent decades. In 1994, there were 978 credit unions across the country. Today, there are less than 190. This wave of consolidation is a response to growing pressures faced by smaller credit unions, including the need to generate sufficient capital, attract and retain talent, invest in modern technology, manage compliance costs, and maintain sustainable financial margins. These factors have made it increasingly difficult for smaller institutions to compete with banks, financial technology companies (fintechs), and other non-traditional financial service providers.

The proposed merger between Integris and Coastal Community is a proactive response to these challenges. By coming together, we can amplify our shared strengths and reinvest in our people, services, and digital banking infrastructure. This would enable us to deliver enhanced financial wellness for our members,

create broader career development opportunities for our employees, and deepen the impact we make in the communities we serve. The Merged Credit Union would be positioned to respond to technological advancements, meet rising regulatory requirements, and adapt to shifting member needs, all while preserving the values and local focus that define who we are.

This proposed merger represents an opportunity to create a stronger, more sustainable credit union that honours the legacy of Integris while embracing future possibilities. With complementary strengths, aligned values, and no geographic overlap, Integris and Coastal Community are uniting from a position of strength. Our combined resources will support operational resilience, innovation, and meaningful service improvements, ensuring continued member-first experiences across all regions. Together, we will work to build a credit union that is ready for the future and rooted in the communities we serve today.



History and Background of Merger Discussions

The Boards and executive teams of Integris and Coastal Community have engaged in a structured and collaborative process to explore strategic integration. Through that work, the credit unions identified a shared opportunity to create greater value for members, employees, and communities by combining operations through the proposed merger, which is structured as an asset transfer pursuant to section 16 of the CUIA. This structure will maintain the community commitment and local service model of Integris. Over time, our members would gain access to the platforms, capital, and delivery capabilities of a larger organization.

The proposed merger is a proactive and strategic response to the challenges facing regional credit unions and positions the Merged Credit Union for long-term success. It brings together the reach, capital, and operational strength of Coastal Community with the trusted member relationships and community presence of Integris.

Merger Timeline

March 2025	Integris and Coastal Community sign a Memorandum of Understanding in order to begin a due diligence process to evaluate a potential merger.
June 2025	The due diligence process and preparation of the business case and consent application is completed. Both Boards vote to proceed with submission of the consent application to BC Financial Services Authority ("BCFSA").
July 2025	The consent application is submitted to BCFSA.
September 2025	BCFSA provides consent to the proposed merger, allowing Integris to invite members and holders of Class "C" Voluntary Equity Shares of Integris to vote on the proposed merger.
October 2025	Launch website for the proposed merger (DoingMoreTogether.ca).
November 10-17, 2025	Integris and holders of Class "C" Voluntary Equity Shares of Integris will be invited to vote on resolutions approving the proposed merger.
November 2025	In late November, Integris will hold a Special General Meeting to announce the results of the vote.
January 1, 2026	Target effective date of the proposed merger.

Merger and Integration Costs

There are inherent costs involved in a merger and integration process. Integris and Coastal Community have completed a comprehensive review of financial forecasts, integration plans, and risk mitigation strategies to assess these impacts. While the integration will require some short-term investment, the Boards of both organizations are confident that the long-term benefits of the proposed merger will outweigh these initial costs. The anticipated efficiencies and revenue opportunities from combining operations are expected to create strong secondary benefits for the Merged Credit Union.

To manage these costs effectively, the Merged Credit Union will establish a temporary Integration Committee at the board level. This group will be responsible for monitoring integration costs, with regular checkpoints and monthly reporting. The committee will work closely with management to ensure strong budget discipline throughout the integration process.

Key Areas of Cost Include:

- **Merger-related Contingency:** As part of the business case development, both credit unions modelled a range of financial scenarios, including conservative assumptions. In each case, the analysis demonstrated that the Merged Credit Union would be more resilient and financially sustainable than either credit union operating independently.
- **Professional Services:** Pre-merger legal, financial, and advisory services required to support the transaction are projected at \$500,000 in 2025. These are one-time costs associated with due diligence, regulatory filings, communications and integration planning.

- **Technology Integration:** Transitioning to a single core banking system and harmonizing technology infrastructure is estimated to require a capital investment of \$2.9 million to \$4.5 million over a five-year period, with future cost savings expected from licensing and platform consolidation.
- **Salaries and Benefits:** The alignment of compensation and benefits across both credit unions is expected to result in a year one increase of approximately \$2.7 million. This reflects the harmonization of Integris' employee compensation structure to Coastal Community's higher salary levels and more comprehensive benefits package. The increase represents a positive investment in people, supporting staff retention, enhancing the ability to attract talent, and promoting consistency across the Merged Credit Union. No job losses are anticipated as a result of the merger.
- **Facilities and Operations:** With no planned branch closures and all current Integris locations remaining open immediately following the proposed merger, the only anticipated facilities-related costs are those associated with updating signage and branding at Integris locations as required.

While the full integration will require focused effort and oversight, the Boards are confident that the costs are reasonable and necessary to enable the long-term benefits of the proposed merger. A commitment to transparency, strong governance, and disciplined financial management will guide this process.

Financial Summary

The financial projections for the Merged Credit Union demonstrate how bringing Coastal Community and Integris together is expected to result in a stronger organization. In addition to targeted growth and cost efficiencies, the business case highlights opportunities for sustainable expansion supported by strong capital and liquidity positions.

The table opposite presents the financial model used to forecast combined assets over a three-year period, based on current assumptions and projected integration outcomes.

The financial summary presented opposite is not intended to represent a full strategic, operating, or tactical plan, nor does it reflect the potential revenue uplift that may result from the Merged Credit Union's future strategy. As part of integration planning, the leadership and Board of the merged Coastal Community Credit Union will develop a detailed strategic plan, supported by a comprehensive operating plan that reflects the priorities and operational needs of the business.

	Year 1 (2026)	Year 2 (2027)	Year 3 (2028)
STATEMENT OF FINANCIAL POSITION			
Total Cash and Investments	744,055	753,019	730,257
Residential & Personal	2,838,429	2,936,629	3,076,729
Commercial	888,884	946,384	1,006,384
Accrued Interest	21,567	21,235	20,564
Other Assets	69,793	69,793	69,793
Total Assets	4,550,706	4,715,037	4,891,703
Demand Deposits	2,068,684	2,108,684	2,153,684
Term Deposits incl. Accrued Interest	2,065,271	2,167,198	2,295,221
Member Equity & AOCI	338,314	365,562	394,008
Total Liabilities & Equity	4,550,706	4,715,037	4,891,703
STATEMENT OF INCOME			
Net Interest Income	108,344	117,623	125,791
Non-Interest Income	17,164	17,696	18,163
Salaries & Benefits	63,647	63,772	63,649
Merger Integration & Other	4,129,309	7,688,357	852,657
Total Operating Expenses	106,969	4,475	4,609
Net Operating Income (Loss)	8,208	20,021	31,878
KEY RATIOS (%)			
Operating Expense Ratio	91.3	85.1	77.6
Return on Assets	0.23	0.43	0.66
Capital Adequacy Ratio (new calculation 20w27)	17	14.7	15.1
Total Liquidity Ratio	17.05	16.72	15.65

How the Merged Credit Union Will Operate

Name and Brand:

The Merged Credit Union will legally operate under the name *Coastal Community Credit Union*. However, the Integris name will be retained as a distinct division to honour its legacy and continued role in the region. All existing Integris locations will remain open and continue to operate under the Integris brand, with updated signage and communications that clearly signal their ongoing presence as part of the Merged Credit Union. This approach ensures continuity for members and reinforces the deep local identity that Integris holds in North Central British Columbia.

Merger Timing and Office Locations:

If approved by members and Shareholders, the proposed merger is expected to take effect on **January 1, 2026**, or a later date approved by the Superintendent of Financial Institutions. The legal head office of the Merged Credit Union will be located at Coastal Community's current head office in Nanaimo, British Columbia. Day-to-day operations, however, will follow a distributed workforce model supported by shared services and collaborative structures across both legacy organizations. Prince George will continue to serve as the location of the head office of the Integris division following the proposed merger.

Serving Members Across the Province:

Members would gain access to a significantly expanded network of 32 branches across British Columbia, including all current Integris locations in Prince George, Quesnel, Vanderhoof, Fort St. James, McBride, Fraser Lake, and Clinton. There are no planned branch closures and no changes to local staffing. The Merged Credit Union will

continue to provide members with personalized service, local decision-making, and community-focused banking, while offering broader capabilities and access to more specialized expertise. Members would also benefit from enhanced digital tools and an expanded range of products and services that reflect Coastal Community's investment in innovation and service delivery.

Products and Services:

Integris members will continue using their existing accounts, services, and channels without immediate changes. Over time, the Merged Credit Union will evaluate opportunities to harmonize product offerings to ensure consistency and efficiency. Any future changes will be clearly communicated in advance and designed to protect member choice. All eligible deposits will continue to be 100% guaranteed by the Credit Union Deposit Insurance Corporation of British Columbia (CUDIC), ensuring continued financial security for all members.

Subsidiaries:

The Merged Credit Union would retain key subsidiaries supporting insurance and wealth services. Integris Insurance Services Ltd. will continue serving North Central BC under the Integris division, while Coastal Community Financial Management Inc. and Integris Financial Planning Services Ltd. will remain separate at the outset, with a plan to integrate over-time. Coastal Community will also continue its 50% ownership of HoldCo (1200089 BC Ltd.), which operates Coastal Community Insurance Services (2007) Ltd. and Interior Savings Insurance Services Ltd., both offering ICBC and other insurance products across British Columbia.

Merged Credit Union Governance Structure

Board of Directors

The Board of the Merged Credit Union will initially be composed of 13 Directors, comprised of the 10 existing Directors from Coastal Community and three Directors who were Directors of Integris immediately prior to the proposed merger. The Board of Directors will reduce the number of Board positions beginning in 2028 to eleven and then in 2029 to 10.

The individuals comprising the Board of Directors of the Merged Credit Union as of January 1, 2026 would be as follows:

Legacy Integris Credit Union

Director Name	Term Expiry*
Darren Ditto	2028
Jim Rivett	2028
Cheryl Wallace	2029

Legacy Coastal Community Credit Union

Director Name	Term Expiry*
Nola Jeffrey	2026
Jeremy Stayton	2026
Debra Oakman	2026
Melissa Lacroix (Vice Chair)	2026
Mandy Hayre	2026
Gara Pruesse	2027
Graham Bradley	2027
Art Blundell	2027
Hilary Brown	2028
Dominique Roelants (Chair)	2028

**The applicable term will expire at the close of the Merged Credit Union's annual general meeting held in the year listed.*

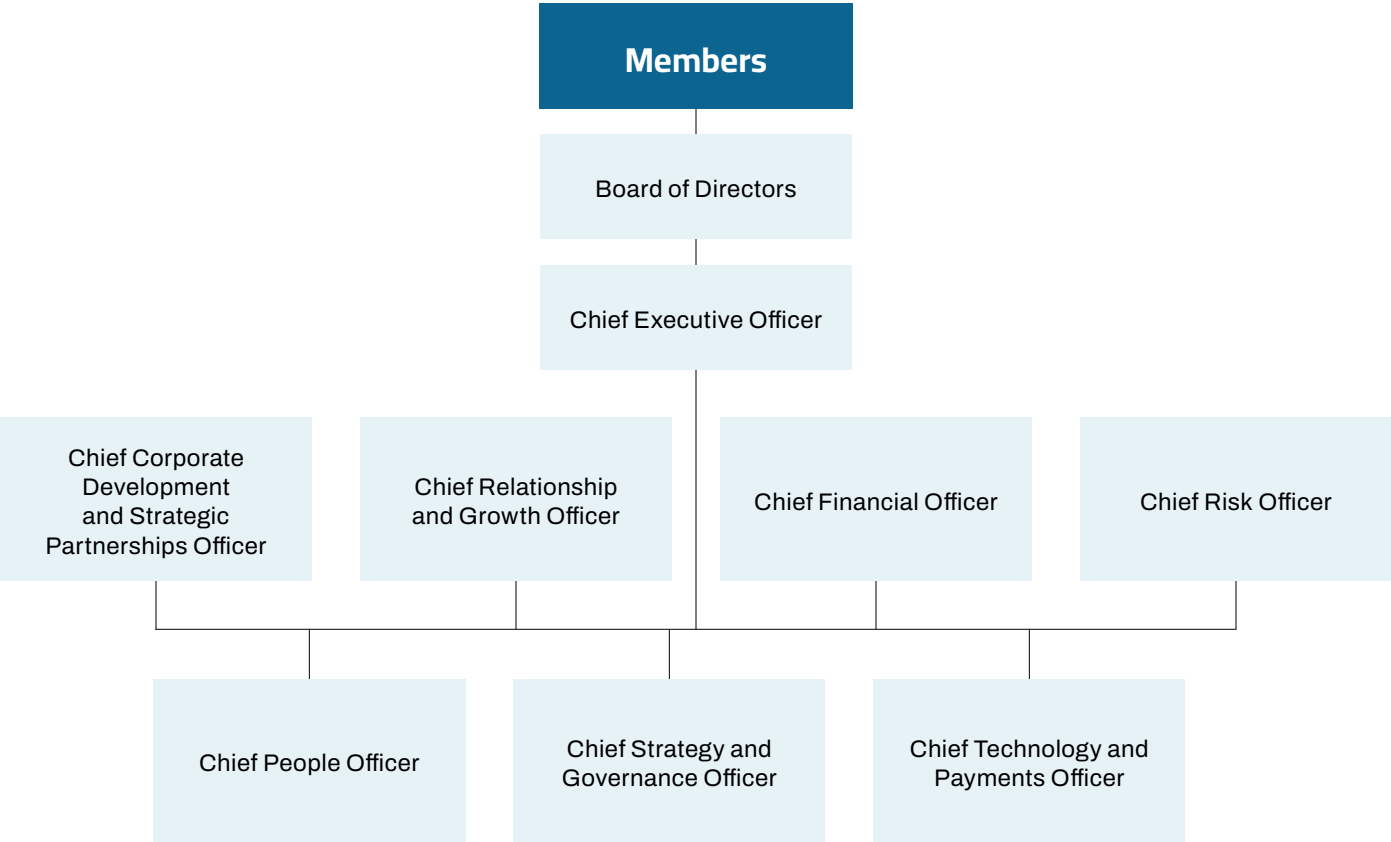
Merged Credit Union Governance Structure

Future Governance

To support a stable transition, staggered Director terms will be implemented at the outset. This approach will promote continuity and allow for a gradual integration of governance practices. Before the nomination period for the 2027 Director election, the Board will adopt a regional representation policy to promote geographic diversity. This policy will aim to ensure that, where feasible, at least two Directors are drawn from each of the legacy trade areas of Coastal Community and Integris.

Leadership of the Merged Credit Union

The President and Chief Executive Officer (CEO) of the Merged Credit Union will be Kent Jesse, the current President and CEO of Coastal Community. The current Chief Executive Officer of Integris, Alison Hoskins, will join the executive team of the Merged Credit Union as Chief Corporate Development & Partnerships Officer and President of the Integris division. This decision reflects a shared strategic vision and a mutual commitment to leadership continuity during the integration period.



Voting on the Proposed Merger

When to Vote

Voting is open from Monday, November 10, 2025 through to Monday, November 17, 2025.

General Voting Rules

- Electronic ballots may be cast beginning at 9:00 AM PT on Monday, November 10, 2025. All electronic ballots must be received by 12:00 PM PT on Monday, November 17, 2025. Ballots received after such time will be deemed invalid.
- All ballots to be cast at a branch must be cast at any Integris branch during regular branch hours. All ballots to be cast at a branch must be received by the branch during regular branch hours prior to the voting deadline of 5:00 PM PT on Monday, November 17, 2025. Ballots received after such time will be deemed invalid.
- All mail ballots cast on the special resolution must be received by Edwards, Kenny & Bray LLP, the returning officer, by 5:00 PM PT on Monday, November 17, 2025.
- Failure to complete the ballot pursuant to the voting instructions may render your ballot invalid.
- Members of Integris who are also Shareholders of Class “C” Voluntary Equity Shares of Integris will be entitled to cast one vote on the special resolution and one vote on the separate resolution.
- Only one vote on the special resolution per member and one vote on the separate resolution per Shareholder will be counted. If a member or Shareholder casts more than one ballot on either the special or separate resolution, all ballots cast by that member or Shareholder on such resolution(s) will be deemed invalid. However, if one of the ballots is an electronic ballot and the other is a non-electronic ballot, the electronic ballot will be counted and the non-electronic ballot will be deemed invalid.
- Ballots from eligible members and Shareholders received prior to the opening of voting will be deemed to have been cast on the first day that voting is open.

Voting on the Proposed Merger

Who Can Vote on the Special Resolution

Personal (Individual) Members

Each individual who meets each of the following requirements is entitled to one vote:

- The individual is a member in good standing in accordance with the Rules of Integris as of Monday, August 11, 2025.
- The individual is 19 years of age or older.
- The individual owns at least five Class “A” Membership Equity Shares.

Business Members

Business members include organizations, partnerships, incorporated companies, incorporated associations, societies and unincorporated associations. Each business member who meets each of the following requirements is entitled to one vote:

- The business member is a member in good standing in accordance with the Rules of Integris as of Monday, August 11, 2025.
- The business member owns at least:
 - 25 Class “A” Membership Equity Shares if the business member is an incorporated company or other legal entity created by or pursuant to statute; or
 - five Class “A” Membership Equity Shares if the business member is not an incorporated company or other legal entity created by or pursuant to statute.
- The business member’s vote is cast by an authorized representative who may be a member or non-member of Integris and who is 19 years of age or older.

Who Can Vote on the Separate Resolution

Each shareholder of Class “C” Voluntary Equity Shares who meets the following requirements is entitled to one vote:

- The shareholder is a member in good standing in accordance with the Rules of Integris as of Monday, August 11, 2025.
- The shareholder is 19 years of age or older.
- The shareholder owns at least one Class “C” Voluntary Equity Share.

Voting on the Proposed Merger

How to Vote

Members and Shareholders may vote using one of the following methods:

Method	Details	Voting Deadline
Online	Through a secure website hosted by Votenet Solutions Inc, (“ eBallot ”). During the voting period described above, login to vote at www.integriscu.ca/vote and follow the prompts to submit your vote.	Electronic ballots must be received by 12:00 PM PT on Monday, November 17, 2025.
In Branch	Cast at a branch by visiting an Integris branch and, with the assistance of Integris staff, casting the ballot at an online banking kiosk during regular branch hours within the voting period.	Branch ballots must be cast during regular branch hours prior to 5:00 PM PT on Monday, November 17, 2025.
Mail Ballot (Special Resolution Only)	Request a mail ballot by contacting communications@integriscu.ca or by visiting an Integris branch. Mail ballots must be requested prior to Thursday, October 20, 2025. Follow the instructions on your ballot to cast your vote. Postage has been pre-paid if mailed in Canada.	Mail ballots must be received by the returning officer before 5:00 PM PT on Monday, November 17, 2025.

For detailed instructions on how to vote and other frequently asked questions, visit the merger website at DoingMoreTogether.ca.



Voting on the Proposed Merger

Credentials

Eligible voting members will receive an email with voting credentials from eBallot prior to the voting period. Members who do not have updated email contact information may visit us in branch during regular hours to cast their vote.

If you experience issues with your voter credentials, please call 1-866-554-3456 or visit us in branch.

Voter Confidentiality

Voter information collected during the proposed merger voting process will be used exclusively by Integris, eBallot and Edwards, Kenny & Bray LLP (“EKB”), the returning officer appointed by Integris, to administer the vote. Voter information will not be used for any other purpose or distributed to any other parties. Integris, eBallot and EKB will not disclose any personal information about any voter without the voter’s prior consent, unless Integris, eBallot or EKB, as applicable, has a good faith belief that such disclosure is necessary to comply with legal process or other legal requirements of any court, governmental authority or agency, or to protect and defend rights, interests, or property of such party.

Vote Results

Results of the vote will be shared on Integris’ website and on DoingMoreTogether.ca following the tabulation of results. In addition, results of the vote will be announced at the Special General Meeting held on November 28 at 10am. Please refer to the Notice of Special General Meeting included on [page five](#) of this Guide and DoingMoreTogether.ca for more information on registering for and attending the Special General Meeting.

Questions

If you have any questions about the voting process of the proposed merger generally, please visit DoingMoreTogether.ca or contact us at communications@integriscu.ca or 1-866-554-3456.

Member Information Sessions

In addition to the information in the Member Guide and the information posted on DoingMoreTogether.ca, Integris members are invited to join one of the virtual member information sessions or in-branch open house events to ask questions and learn more about the proposed merger. The dates and other details of these sessions, including any registration deadlines, can be found by visiting DoingMoreTogether.ca or integriscu.ca, or by calling 1-866-554-3456.

Cautionary Note Regarding Forward-looking Statements

This Guide for Integris Credit Union members and Shareholders contains forward-looking statements and information. Words such as “anticipate,” “believe,” “continue,” “estimate,” “expect,” “intend,” “may,” “will,” “should,” “potential,” “pro forma,” and similar expressions are intended to signal forward-looking statements or information.

Forward-looking information included in these statements may refer to:

1. The expected advantages of the proposed merger.
2. The projected timeline for completing and implementing the proposed merger.
3. Specific operational and financial details.
4. The structure and nature of the Merged Credit Union's operations post-merger.
5. Revenue sources.
6. Projected capital expenditures, including general and administrative costs.
7. Expected tax liabilities.
8. Business outlook following the proposed merger.
9. Management's plans and objectives for future operations.
10. Forecasted cost efficiencies.
11. Expected operational and financial outcomes.

Various assumptions and factors are generally considered in forming conclusions or making forecasts in relation to forward-looking information. These assumptions and factors are based on data currently available to Coastal Community Credit Union and Integris Credit Union, including industry insights from third-party analysts and other external sources.

Key assumptions and factors include, but are not limited to:

- Approval of the proposed merger by members and Shareholders of Integris Credit Union.
- Fulfilment of other conditions required to finalize the proposed merger, such as obtaining all necessary regulatory and third-party approvals.
- Completion of the proposed merger process.
- No significant changes in the legislative or operational landscape for Coastal Community Credit Union or Integris Credit Union.
- No major negative impacts on the business of Coastal Community Credit Union or Integris Credit Union.
- No extraordinary events, such as natural disasters or significant disruptions outside the normal course of business, for Coastal Community Credit Union or Integris Credit Union.

Cautionary Note Regarding Forward-looking Statements

The forward-looking information contained in the statements or disclosures in this Guide is based, in whole or in part, on factors that could lead actual results, performance, or achievements of Coastal Community Credit Union or Integris Credit Union, as applicable, to differ materially from those anticipated, whether expressly or by implication, in the forward-looking information.

Actual results or outcomes may vary significantly from what is predicted in such statements or disclosures. While Coastal Community Credit Union and Integris Credit Union cannot foresee the precise impact of those differences, it is possible that their businesses, operations, or financial conditions could be adversely affected.

Additionally, please be aware that the preparation of financial statements in accordance with International Financial Reporting Standards requires management to make certain judgments and estimates that impact the reported amounts of assets, liabilities, revenues, and expenses. These estimates are subject to change and may have either a negative or positive effect on net earnings as more information becomes available or as economic conditions evolve.

It is important to note that this list is not exhaustive. Members are encouraged to carefully review and consider the risk factors described under the “Potential Risks of the Proposed Merger” section and other potential risks mentioned throughout this Guide.

The forward-looking statements and information provided in this Guide are as of the date hereof. Coastal Community Credit Union and Integris Credit Union undertake no obligation to publicly update or revise any forward-looking statements or information, whether due to new information, future events, or otherwise, except as required by applicable laws. Due to the risks, uncertainties, and assumptions included in this Guide, members and Shareholders of Integris Credit Union should not place undue reliance on forward-looking statements or disclosures.

Summary of the Asset Transfer Agreement

Below is a summary of the key provisions of the Asset Transfer Agreement, which represent highlights of the full agreement. For a copy of the full Asset Transfer Agreement, refer to the information and materials available at DoingMoreTogether.ca. Printed copies are also available at any Integris branch.

Key Provision	Section	Summary
Parties	N/A	Coastal Community Credit Union (" Coastal Community ") and Integris Credit Union (" Integris ").
Effective Date of Merger	1.1(n)	January 1, 2026 (or another date as may be specified by the Superintendent of Financial Institutions).
Asset Transfer	2.1	All rights, property and assets of Integris will be transferred to Coastal Community.
Liabilities	2.2	All obligations and liabilities of Integris will be assumed by Coastal Community.
Your Deposits	2.3	Coastal Community will assume all deposit obligations of Integris on a dollar for dollar basis as such deposits exist between each depositor and Integris when the merger takes effect.
Share Exchange	3.1	Shares of Integris will be exchanged for shares of Coastal Community as set out in Schedule "B" to the Asset Transfer Agreement and as discussed further below.
Representations and Warranties	4.1 and 6.1	Each of Integris and Coastal Community will make a number of representations and warranties to the other party as are customary in a transaction of this type.
Covenants/Agreements	7.1 - 7.17	Coastal Community will make a number of promises in the Asset Transfer Agreement about how it will honour the terms and conditions of the merger that have been agreed upon with Integris.
Employees	7.4	Employment matters will be dealt with as set out in Schedule "C" to the Asset Transfer Agreement and as discussed further below.
Services	7.5 and Schedule "D"	The Merged Credit Union will offer a full range of banking services for individuals, businesses and not-for-profit organizations, as more particularly described in Schedule "D" to the Asset Transfer Agreement.
Branches and Insurance Agency Offices	7.5	Subject to factors outside Coastal Community's control, Coastal Community intends to continue the current branches of Integris. It is not intended that there will be any reduction of hours or change of physical locations for the existing branches. Integris Insurance Services Ltd. (" Integris Insurance ") will become a wholly owned subsidiary of Coastal Community upon completion of the merger. Subject to factors outside Coastal Community's control, Coastal Community intends to continue the current offices of Integris Insurance. It is not intended that there will be any reduction of hours or change of physical locations for the existing insurance agency offices.

Key Provision	Section	Summary
Head Office and Registered/ Records Office	7.7	Head office functions and all non-member facing positions of Coastal Community on and after the Effective Date will be administered on a distributed work force model. However, the official head office of the Merged Credit Union will be located at the current head office of Coastal Community in Nanaimo, BC. The registered and records office of the Merged Credit Union will be the offices of Edwards, Kenny & Bray LLP, in Vancouver, BC, or such other law firm or location as the directors of the Merged Credit Union determine from time to time.
Directors	7.10	Coastal Community will appoint three nominees of Integris, who are directors of Integris immediately prior to the Effective Date, as additional directors of Coastal Community (the “Integris Nominees”). Two of the Integris Nominees shall be assigned to terms ending at the close of the 2028 AGM and one of the Integris Nominees shall be assigned to a term ending at the close of the 2029 AGM. Including the Integris Nominees, the number of directors of the Merged Credit Union as of the effective date shall be 13. Upon the expiration or earlier termination of the term of the Integris Nominees for any reason whatsoever, no person will be elected or appointed to fill the vacancy and the number of directors of the Merged Credit Union will be deemed to have been reduced accordingly. Any former director of Integris will be eligible for election for any vacancy for which an election is to be held for the Merged Credit Union’s board of directors, subject to and in accordance with the Rules of the Merged Credit Union. Prior to the start of the nomination period leading up to the 2027 director election for the Merged Credit Union, the directors of the Merged Credit Union will adopt a policy that seeks to ensure geographically diverse representation on the board of directors of the Merged Credit Union, which will ensure, to the extent feasible, that at least two directors will come from the trade areas of each of Coastal Community and Integris, as such trade areas are comprised immediately prior to the effective date.
President and Chief Executive Officer	7.11	The current President and Chief Executive Officer of Coastal Community will continue as the President and Chief Executive Officer of the Merged Credit Union.
Chief Executive Officer of Integris	7.12	The Merged Credit Union shall appoint the current Chief Executive Officer of Integris to be a Senior Executive of the Merged Credit Union, reporting to the Chief Executive Officer of the Merged Credit Union.
Corporate Name and Trade Names	7.14 and 7.15	The corporate name of the Merged Credit Union will be Coastal Community Credit Union. The Merged Credit Union will operate the current branches of Integris as a division of the Merged Credit Union under the trade name “Integris” or a variation of that name.
Common Bond of Membership	7.16	The Merged Credit Union will have the same common bond of membership as Coastal Community’s present common bond.
Community Contributions	7.17	It is intended that the Merged Credit Union will continue supporting local communities of Integris in the form of donations, grants, sponsorships, bursaries, scholarships, and other community contributions, which reflect the Merged Credit Union’s philosophies and capital management policies, as such philosophies and policies may evolve over time.

Key Provision	Section	Summary
Subject Conditions	8.1 and 8.4	A number of conditions must be met prior to the completion of the merger. These include, among others, the filing of the Asset Transfer Agreement with the Superintendent of Financial Institutions.
Dissolution	8.7(c)	After completion of the merger, Integris will cease to carry on business and all operations of Integris will be continued by the Merged Credit Union.
Membership	8.7(c)(iv)	Each member of Integris will become a member of the Merged Credit Union.
Membership Shares	Schedule "B", paragraph 1	Each Class "A" Membership Equity Share of Integris will be exchanged for one Class "A" Membership Equity Share of the Merged Credit Union, up to a maximum of 1,000 Class "A" Membership Equity Shares.
Excess Membership Shares	Schedule "B", paragraph 2	If a member of Integris holds more than 1,000 Class "A" Membership Equity Shares of Integris or a member of Integris who is also a member of Coastal Community will hold more than 1,000 Class "A" Membership Equity Shares of the Merged Credit Union upon the merger occurring, the excess shares will not be exchanged, and the member will receive \$1.00 for each share over 1,000.
Class "C" Voluntary Equity Shares	Schedule "B", paragraph 3	Each Class "C" Voluntary Equity Share of Integris will be exchanged for one fully paid Class "C" Equity Share of the Merged Credit Union.
Fractional Shares	Schedule "B", paragraph 4	Where the exchange of any shares of Integris would result in the issuance of fractional shares of the Merged Credit Union, the fractional amount of such shares will not be exchanged for shares of the Merged Credit Union, but the amount of the fractional shares that cannot be exchanged (the "Excess Fractional Amount") will be deposited in the shareholder's demand deposit account with the Merged Credit Union. If the shareholder does not have a demand deposit account with the Merged Credit Union, the Excess Fractional Amount will be donated to a registered charity selected by the Merged Credit Union, unless the shareholder has contacted the Merged Credit Union by phone at 1.866.554.3456 or email at communications@integriscu.ca within 30 days of the effective date to request that the Merged Credit Union pay the Excess Fractional Amount to the shareholder. If the shareholder makes such a request, the shareholder will be able to pick up the Excess Fractional Amount from any branch of the Merged Credit Union for a period of 90 days after the effective date. If the Excess Fractional Amount is not picked up by the shareholder within the 90-day period, the Excess Fractional Amount will be donated to a registered charity selected by the Merged Credit Union.
Employment Matters	Schedule "C"	It is intended that all non-management employees of Integris will get a job with the Merged Credit Union. The Merged Credit Union will make reasonable efforts to ensure that there is minimal loss of employment of management employees as a direct result of the merger. Length of service entitlements of employees of Integris will be recognized by the Merged Credit Union. Further, the Merged Credit Union will offer employment terms that are substantially consistent with that of Integris and such terms will include equivalent (or better) salary, wages and bonus opportunity and materially consistent provisions in relation to group benefits, vacation and time off, hybrid work options, staff banking, and other similar matters.

Questions and Additional Information

We welcome your feedback about the proposed merger. If you have any feedback or questions about the proposed merger or the voting process, or would like more details, please visit DoingMoreTogether.ca or connect with us over the phone at 1.866.554.3456, via email at communications@integriscu.ca or in person at any Integris branch.

Your vote matters.

The Board of Directors of Integris Credit Union unanimously recommends voting YES to the proposed merger.



We're listening.

We'd love to hear any feedback or questions that you may have.

Website: DoingMoreTogether.ca | **Email:** communications@integriscu.ca

Phone: 1.866.554.3456

Please visit DoingMoreTogether.ca for information about events where you will be able to meet leaders in person or online to discuss the Proposed Merger.