MEMORANDUM OF AGREEMENT

BETWEEN:

Coastal Community Credit Union (CCCU)

(hereinafter referred to as the "Employer")

PARTY OF THE FIRST PART

AND:

MoveUP, Local 378 of the Canadian Office and Professional Employees Union

(hereinafter referred to as the "Union")

PARTY OF THE SECOND PART

WHEREAS:

A. The Parties are bound to a Collective Agreement effective from July 1, 2023, year through June 30, 2026 (the "Collective Agreement").

B. The Parties have engaged in collective bargaining to reach an agreement to renew the Collective Agreement.

THEREFORE:

1. The Parties agree that the Collective Agreement is renewed for a term of three (3) years from July 1, 2026 to June 30, 2029 with the changes set out in the Memorandum of Agreement subject to the following conditions.

2. The Parties agree that this Memorandum of Agreement is subject to ratification by the Parties' respective principals.

3. The Parties agree to recommend this Memorandum of Agreement, without reservation, to their respective principals.

4. The changes to the Collective Agreement contained in this Memorandum of Agreement will be effective from July 1, 2026 unless specifically stated otherwise.

5. All items not addressed herein will be considered withdrawn on a without prejudice basis.

6. Any amendment to this Memorandum of Agreement must be confirmed in writing by both Parties.

7. The Parties agree that this Memorandum of Agreement is, to this date, the entire agreement between the Parties with respect to collective bargaining for the renewal of a Collective Agreement.

8. If this Memorandum is ratified, the Union agrees to provide the Employer with a draft copy of the resultant Collective Agreement both in "hard-copy" and digital form within thirty (30) calendar days of the date of completion of the ratification vote and the Employer shall thereafter have fifteen (15) calendar days within which to respond to the draft Collective Agreement provided by the Union. The Parties agree the objective will be to have a finalized Collective Agreement within sixty (60) calendar days of the date of completion of the ratification vote.

Signed at Burnaby, B.C. this 10 day of September, 2026.

FOR THE EMPLOYER

FOR THE UNION

APPENDIX "A"

Attach all sign off as Appendix A

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: September 10, 2026	Time:
UP#00		*Housekeeping*	

HOUSEKEEPING

- Change "CCCU" to "**Coastal Community Credit Union**"
- Change "Collective Agreement" to "**Agreement**" where appropriate
- Change "Paragraph" "Clause" "Section" to "**Article**"
- Change "Contents Page" to "**Index**"
- Change capitalization where appropriate
- Adjust the numbers of articles to accommodate changes or additions where appropriate
- Italicize laws and legislation references e.g. *Human Rights Code, Labour Relations Code*
- Change Contents page to include name of headings for every sub-article
- Change "employer" to "**Employer**"
- Change "union" to "**Union**"
- All numerical references to be spelled out followed by the number(s) in brackets. e.g. Ninety-two (92)
- Change "his/her" to "**employee**" or "**they/their/them**"

The Union will provide the Employer with a list of each instance throughout the Agreement that would change per this proposal. The Employer will review the list and advise the Union of any questions or concerns. Once reviewed by the Parties, these amendments can be incorporated into the Agreement during production.

E&OE

Signed off this 10 day of Sept 20 26

For the Union

For the Employer

moveUP
(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026
Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: July 16, 2026	Time:
UP#30	Article 1.3	*Amend*	

1.3 The Union and the Employer recognize the right of all employees to work in a respectful environment free from discrimination, workplace bullying and harassment, and/or sexual harassment. ~~an employee to work in a harassment free environment.~~ The Employer shall take necessary steps to prevent and address such actions and will maintain and administer respectful workplace, bullying and harassment, discrimination, and sexual harassment policies and procedures in accordance with applicable legislation. The Employer will provide the Union with current copies of those policies and any revisions affecting bargaining unit members, ~~as may arise from changes in legislation or otherwise. such actions as are necessary to prevent and address workplace bullying and harassment in accordance with the "Harassment Policy" set out by the Employer. The Employer will provide the Union with a copy of the Harassment Policy and Procedure.~~

~~An employee who wishes to pursue a concern arising from an alleged harassment may submit a complaint, in writing, to the Employer, within thirty (30) days of the alleged occurrence as per the Harassment Policy and Procedure located in the Human Resource Policy and Procedure Manual. Upon completion of the investigation, the Employer will provide a summary report of the~~ complaints ~~investigation finding to the Union. An employee who wishes to pursue a concern~~ arising from an alleged discrimination, bullying or harassment incident shall report it to the Employer as soon as practicable. The investigation process under the Employer's policy shall be initiated promptly, within fifteen (15) days from the date the alleged occurrence is reported. Bargaining unit members involved in a complaint or investigation will be advised of their right to Union representation, and the Union will be advised of complaint meetings involving unit members, subject to applicable privacy obligations.

The Employer will endeavor to investigate, resolve, and conclude any complaints of such nature within thirty (30) days from the date the initial incident report. Any extension beyond the thirty (30) days required to resolving the complaint shall require mutual agreement between the parties.

E&OE
Signed off this 16 day of July 2026

For the Union

For the Employer

Upon conclusion of an investigation involving a bargaining unit member, the Employer will provide the Union with a summary of the findings and any measures affecting bargaining unit members. The Union reserves the right to see the matter through the grievance process at Step 3 of the grievance procedure if necessary.

No employee will be subject to reprisal, threat of reprisal, discipline, or adverse treatment for filing a bona fide complaint, participating in an investigation, or exercising rights under this Article.

~~If the complaint is not resolved within thirty (30) days following the date of the complaint was filed, the complaint may file a grievance at Step (3) of the grievance procedure and will have the right to Union representation at this stage in the process. Any extension required to resolving the complaint is mutually agreeable between the parties.~~

Should a complainant elect to file a grievance, beginning at Step 3, pursuant to the Collective Agreement, the complainant will, by doing so forfeit any and all rights to simultaneously pursue the complaint through any other forum, including an application under the Human Rights Code; exceptions to this would be WorkSafe or Disability claims. Where the complaint is settled through the grievance process, the complainant shall, as a term of that settlement, forfeit any and all rights to further pursue the matter in any other forum.

E&OE
Signed off this 16 day of July 20 26

For the Union

For the Employer

moveUP
(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026
Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: June 18, 2026	Time:
UP#2	Article 3.1	*Amend*	

3.1 Recognition of Union Executive Board Members, ~~Councilors~~ Executive Councillors, Job Stewards and Union Representatives

The Employer will recognize individuals and/or employees elected, appointed, and/or designated by the Union as its qualified Executive Board Members, ~~Councilors~~ Executive Councillors, Job Stewards and Union Representatives. ~~The Union may identify one Job Steward as the Chief Steward.~~

The Union will notify the Employer in writing as to who are the elected, appointed and/or designated Executive Board Members, ~~Councilors~~ Executive Councillors, Job Stewards and Union Representatives authorized by the Union to discuss and wherever possible resolve problems arising out of the Collective Agreement.

In the event that an alternative to the Job Steward is assigned by the Union to discuss and, wherever possible, resolve a problem arising out of the Agreement, reasonable notice will be provided in advance by the Union to the Employer.

Rights of Job Stewards

The duties and responsibilities of Job Stewards shall include the following activities:

(a) Investigation of complaints, grievances, and/or disputes including the making of presentations to management as required.

(b) Posting notices relating to meetings, dues, entertainment, health and safety and general Union information and activities on Union Bulletin Boards.

(c) Participation in collective bargaining, and/or arbitration proceedings when directed by the Union.

E&OE
Signed off this 18 day of June 20 26

For the Union

For the Employer

(d) Participation in the administration of the Union as may be required for Union Executive Meetings and Job Steward Meetings.

(e) Briefing time of up to one (1) hour prior to grievance meetings as set out under the Grievance Procedure.

(f) Newly appointed job stewards shall be entitled to observe one (1) grievance meeting, and such attendance shall not be unreasonably denied, subject to operational requirements.

E&OE

Signed off this 18 day of June 20 26

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: June 18, 2026	Time:
UP#4	Article 5.1	*Amend*	

5.1 Probationary Period

All regular employees shall be considered probationary for the first one hundred and twenty (120) calendar days of employment. This period may be extended by mutual agreement between the Employer and the Union.

New employees will receive training and will be provided with a list of expectations specifically for their position as outlined in their job description.

Each new employee shall be provided with a letter of engagement and a listing of all the Job Stewards and the Job Steward at the appropriate branch will be notified of the new employee's name.

Each new employee will be provided with a one (1) hour orientation period within one (1) month of the employee's initial hire. If additional time is required for the orientation, reasonable time may be requested, and such request shall not be unreasonably denied. This orientation period will be conducted on the Employer's premises within the normal working day at mutually agreeable time by an elected Job Steward.

The Union will advise the Employer of the name of the Job Steward, at the branch where the new employee is working, who will conduct the orientation referred to above.

E&OE

Signed off this 18 day of June 20 26

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: June 22, 2026	Time:
UP#6	Article 9.2	*Amend*	

9.2 Bereavement Leave

In case of death in the immediate family of a full-time or part-time regular employee, the employee shall be granted leave of absence without loss of pay for five (5) consecutive working days immediately following or within a reasonable period of time following the death.

Immediate family is defined as the employee's spouse and common-law partner, ~~fiancé~~, children, step-children, foster children, parent, step-parents, siblings, step-siblings, parent-in-law, grandparents, grandchildren, guardian, or any person who lives with an employee as member of the employee's family. Such employees shall be granted leave of absence without loss of pay for three (3) consecutive working days immediately following or within a reasonable time following the death of the employee's sibling-in-law, siblings of parents, and children of siblings. Such employees shall be entitled to up to two (2) extra consecutive days with pay if attending a funeral out-of-town. Out-of-town means the requirement of total travel time in excess of six (6) hours.

In the case of grandparents-in-law, ~~niece and nephew,~~ one (1) working day leave of absence shall be granted upon request. The leave of absence will not be charged against paid sick leave or annual vacation entitlement.

E&OE

Signed off this 22 day of June 20 26

For the Union

For the Employer

moveUP
(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026
Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: July 22, 2026	Time:
UP#10	Article 9.8	*Amend*	

9.8 Gender ~~Transition~~ Affirmation Leave

An employee who provides a certificate from a medical practitioner confirming that the employee requires a leave of absence in order to undergo medical intervention to seek surgical reconstruction or alignment with their gender, shall be entitled to a leave. ~~gender transition will be granted a leave for the procedure required during the transition period~~.

The provisions of that leave will follow either Article 9.5 Special Leave without pay or Article 10 Benefit Plans and Sick Leave depending on the employee's request and approval by the provider.

The Union, the Employer and the employee will work together to tailor the general transition plan to the employee's particular needs and accommodate the employee up to the point of undue hardship for the Employer. The Employer will ensure it enforces its harassment free work environment and not accept any discriminating actions.

E&OE
Signed off this 22 day of July 20 26

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: July 22, 2026	Time:
UP#12	Article 9.10	*New*	

9.10 Domestic or Sexual Violence Leave

The parties agree to comply with all provincial and federal statutes and regulations.

E&OE

Signed off this 22 day of July 20 26

For the Union

For the Employer

moveUP
(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026
Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: September 10, 2026	Time:
UP#14	Article 10.2	*Amend*	

10.2 RRSP/~~Pension Plan~~

All regular employees shall be entitled to participate in the in-house RRSP upon the completion of one (1) years service, or two hundred (200) working days for part-time employees. Employer contribution to the RRSP is as follows:

RRSP Contributions

- January 1, 2016 11.00%
- January 1, 2019 11.25%
- July 1, 2022 11.50%
- July 1, 2025 11.75%

Employer contribution to the RRSP will be a percentage of earned salary, per pay period. Funds in this plan are not available for withdrawal, unless the participant can demonstrate to the Employer special circumstances which are beyond the control of the employee and warrant such consideration. Exceptions to the above are for Home Buyers Plan, a Lifelong Learning Plan or other circumstances as set out in the *Income Tax Act* or discontinuance of employment with or retirement from Coastal Community Credit Union.

RRSP's on deposit with the Employer and registered in the employee's name shall be entitled to a preferred rate. The preferred rate shall be one-half (0.50%) percent above the applicable rate for members, for the term selected. With regards to those funds in locked-in terms, this one-half (0.50%) percent would be applicable on the next anniversary date. It is also confirmed that employees will be entitled to invest in products available through Coastal Community Credit Union and their RRSP Plans available.

~~Employees will have the option of participating in the BC Central Credit Union Defined Contribution Plan.~~

E&OE
Signed off this 10 day of Sept 20 26

For the Union

For the Employer

moveUP
(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026
Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: July 22, 2026	Time:
CU#4	10.3	*Amend*	

10.3 Sick Leave

Regular employees on benefits who are unable to work because of illness shall receive pay on the following basis:

a) During the ten (10) working days waiting period to become eligible for short-term disability – full salary paid by the Employer.

b) Upon becoming eligible for short-term disability, an employee will receive ~~eighty-five percent (85%)~~ seventy-five (75%) percent salary from the short-term disability plan for the duration of illness in accordance with the provisions of the plan, up to a maximum of twenty-six (26) weeks.

c) It is the responsibility of the employee to complete and file the necessary application forms to receive payment.

E&OE
Signed off this 22 day of July 2026

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: June 18, 2026	Time:
UP#23	Article 10.05	*New*	

10.5 Medical Information

The parties agree that in situations of absence due to illness or injury, it is the employee's responsibility to take appropriate measures to ensure proper diagnosis, treatment, and recovery. To that end, the following provisions have been established:

(a) The Employer will abide by legislative requirements pertaining to sick notes.

(b) In situations where employees are required to submit a completed medical questionnaire to substantiate the limitations and restrictions of the illness or injury, expenses pertaining to the questionnaire are covered per Article 10.4. Medical questionnaires shall be submitted directly to Human Resources.

(c) An employee who is required to submit medical documentation pursuant to this Article will be given adequate notice to secure it.

(d) Should the Employer have any concerns that an employee's health or attendance is negatively impacting their performance at work, the Employer will give the employee an opportunity to have a job steward present for any discussions pertaining to these concerns.

E&OE

Signed off this 18 day of June 20 26

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: June 18, 2026	Time:
UP#29	Article 10.6	*New*	

10.6 Duty to Accommodate

The parties agree to comply with all provincial and federal statutes and regulations.

E&OE

Signed off this 18 day of June 20 26

For the Union

For the Employer

moveUP
(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026
Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: June 17, 2026	Time:
UP#16	Article 11.2	*Amend*	

11.2 Job Descriptions

Job descriptions ~~A~~are written with the intent to set forth the general duties and requirements of the job and to indicate the level of skill required and shall not be construed as imposing any restrictions on the right of the Employer to create a new job or to assign duties to employees other than those specifically mentioned in job descriptions.

(a) All job descriptions shall be made accessible to employees through the internal portal.

(b) Each job description should minimally include the following:
- i) Job title
- ii) Department
- iii) Group/classification
- iv) General duties and responsibilities
- v) Qualifications
- vi) Skills and abilities
- vii) Reporting structure

(c) Job descriptions shall remain current and relevant.

E&OE
Signed off this 17 day of June 20 26

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: September 10, 2026	Time:
UP#17	11.3	*Amend*	

11.3 When a new position is established or the duties of an existing position are ~~significantly~~ materially changed, the Employer shall set an interim salary and category for such position and notify the Union. The Union may, at its discretion and based on independent job evaluations, negotiate with the Employer, the salary and category and if agreement cannot be reached, the matter may be referred to Article 19 – Alternate Dispute Resolution in this Agreement.

To the extent that any new or changed job positions were established during the term of this agreement, the Union is entitled to exercise its discretion under this Article. Job postings must be consistent with the established job descriptions.

E&OE

Signed off this 10 day of Sept 20 26

For the Union

For the Employer

moveUP
(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026
Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: July 21, 2026	Time:
UP#18	Article 12.8	*Amend*	

12.8 Progression from ~~Level1 to Level2~~ Member Services Representative (MSR) Group 1 to Group 2

An MSR shall move from Group 1 to Group 2 after becoming qualified to perform the duties outlined in the ~~Member Service Representative II~~ MSR2 ~~J~~job ~~D~~description. This includes completing the in-house MSR2 ~~II~~ training program and examination.

CUIC 185 or a comparable course as designated by the Employer shall be completed within twelve (12) calendar months from the conclusion of the employee's probationary period.

Upon qualification and progression from Group 1 to Group 2, the employee shall receive the applicable Group 2 wage rate, reflective of their accumulated service. For the MSR1 to MSR2 transition only, the employee shall continue to progress through the wage grid based on their original wage progression timeline, with no reset resulting from the transition to Group 2.

~~The movement from Group I to Group II shall be in accordance with Article 11.4, which ensures an increase of at least sixty dollars ($60.00) per month. Regular part-time employees shall be entitled to move from Group I to Group II on the same basis as full time employees in accordance with the time accumulated under Article 14.7.~~

The transition from ~~Group I and Group II~~ MSR1 to MSR2 is expected to transpire prior to reaching the eighteen (18) months from the employee's hire date.

E&OE
Signed off this 21 day of July 20 26

For the Union

For the Employer

moveUP
(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026
Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: June 25, 2026	Time:
CU#9	14.3	*Amend*	

14.3 An employee who leaves the bargaining unit to fill a position excluded from the unit, and who subsequently returns to the unit within ~~eighteen (18)~~ twenty-four (24) months, shall be credited with seniority held at the date of leaving the bargaining unit.

E&OE
Signed off this 25 day of June 20 26

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: September 8, 2026	Time:
UP#44	14.11	*New*	

14.11 In the event of a merger, amalgamation or acquisition, where employees are brought into the bargaining unit, the Employer shall meet with the Union as early as possible and provide all relevant information to discuss and mutually agree on the proposed method of seniority determination.

E&OE

Signed off this 8 day of Sept 20 26

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: September 10, 2026	Time:
UP#20	Article 15.6	*Amend*	

15.6 ~~Doctor~~ Medical or Dentist Appointments

Where a regular employee is required to attend a Doctor, Nurse Practitioner, or Dentist appointment, during working hours, attendance at such appointments shall be without loss of pay.

Employees shall make all reasonable efforts to schedule such appointments fifteen (15) days in advance of their effective date. In addition, employees shall make all reasonable efforts to schedule such appointments outside of working hours. Where attendance is required outside the immediate area, ~~or where the Employer reasonably requests verification, the employee may be required to provide confirmation of appointment or referral, which shall not disclose the nature of the medical condition., the employee shall provide a Doctor or Dentist's letter of referral.~~

all underlined

the employee shall provide a Doctor, Nurse Practitioner, or Dentist's letter of referral.

Where attendance requires travel outside the immediate area or where the Employer reasonably requests verification, the employee may be required to provide confirmation of appointment or referral, which shall not disclose the nature of the medical condition

E&OE

Signed off this 10 day of Sept 2026

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: June 18, 2026	Time:
UP#22	Article 15.10	*Amend*	

15.10 The Employer shall supply the employees with a copy of any discipline ~~written warning~~ or adverse report affecting the employee. A copy of the disciplinary letter shall be provided to the Union the same day it is issued to the employee. Any reply by the employee shall become part of the employee's record. Upon giving reasonable notice, employees shall be entitled to review their own personnel files under supervision.

Provided the employee has been discipline-free for the periods set out below, discipline will be removed from the employee's file as follows: any discipline will be removed from the employee's file twenty-four (24) months from the date the discipline was issued. ~~written warnings – 24 months, letters of suspension – 36 months.~~

E&OE

Signed off this 18 day of June 20 26

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: July 21, 2026	Time:
UP#27	Article 17.1	*Amend*	

17.1 The Employer will provide the Union with not less than three (3) months' notice of intention to introduce automation, equipment or changes in administrative procedures, including those relating to Artificial Intelligence (AI), which might result in the reduction of personnel and/or changes in job duties sufficient to change job groupings.

E&OE

Signed off this 21 day of July 20 26

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: July 21, 2026	Time:
UP#25	Article 17.2	*Amend*	

17.2 Wherever practical, an employee becoming redundant due to new equipment or procedures, including those relating to Artificial Intelligence (AI), shall be eligible for retraining to qualify for the operation of such new equipment or procedure, or to qualify for new positions. Such retraining shall be provided by the Employer without cost and without loss of pay to the affected employee.

E&OE

Signed off this 21 day of July 20 26

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION
PROPOSALS 2026
Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: 30Oct2026	Time:
UP#28	17.5	*AMEND*	

17.5 Severance Pay

Severance pay shall be paid to employees on the basis of two (2) weeks' severance pay at the employee's regular salary for every completed year of service to a maximum of thirty-two (32) weeks. Employees who have completed more than ninety (90) days but less than one (1) year will receive one (1) week of severance at their regular salary.

An employee who chooses to be laid-off and placed on the recall list may elect:

i) to terminate during recall period and be paid the employee's severance entitlement upon termination.

ii) to remain on the recall list and be paid severance pay entitlement upon the expiration of the recall period, should they not be recalled.

E&OE
Signed off this ~~30~~ 30 day of October 2026

For the Union

For the Employer

moveUP
(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026
Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: September 10, 2026	Time:
UP#31	22.1	*Amend*	

22.1 Duration

This Agreement shall be in full force and effect from and including July 1, ~~2023~~ 2026 to and including June 30, ~~2026~~ 2029, a three (3) year term, and shall continue in full force and effect from year to year thereafter subject to the right of either Party to this Agreement within four (4) months immediately preceding the expiration, or immediately preceding July 1st, in any subsequent year, by written notice to the other Party, to require the other Party to commence collective bargaining with a view to the conclusion of a renewal or revision of the Collective Agreement, or a new Collective Agreement.

E&OE
Signed off this 10 day of Sept 20 26

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: September 10, 2026	Time:
UP#32	Appendix A2	*Amend*	

RE: Job classification and Wages

Effective July 1, 2026, 3.25% increase

Effective July 1, 2027, 3.00% increase

Effective July 1, 2028, 3.00% increase

E&OE

Signed off this 10 day of Sept 2026

For the Union

For the Employer

moveUP
(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026
Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: September 10, 2026	Time:
CU#14	Appendix B-1	*Amend*	

APPENDIX B-1

Benefit Plan Outline

Particulars of the Benefit Plan will remain unchanged during the term of the collective agreement (Subject to Article 10 of the Collective Agreement).

Basic Life
- 3 times annual earnings
- Reduces 50% at age 65

Optional life Employee/Spouse
- Multiples of $10,000 up to $500,000

Dependent life
- ~~$5,000 spouse & $2,500 Child~~ $10,000 spouse & $5,000 child

Basic AD&D
- 3 times annual earnings; up to $1.5million maximum

Short Term Disability – *would be reflective of any changes agreed to in Article 10 if applicable pending additional proposals*
- 85% of regular earnings
- No top up needed, already at 85% *for entire benefit period*

Long Term Disability
- 66 2/3 of first ~~$6,000~~ $5,000.00 of earnings per month and 50% of the balance (Taxable benefit-Employer paid)

AG

Employee & Family Assistance
- Included

Extended Health Care
- ~~$25 per family annual deductible~~
- 100% reimbursement for all eligible expenses, $1,000,000 lifetime maximum
- Drug Card 100% coverage
- ~~Massage Therapy and Physiotherapy – No maximum (the employee must provide a note from their doctor after twelve sessions)~~
- Massage Therapy - $2500 annual maximum; no doctor note required

E&OE
Signed off this 10 day of Sept 20 26

For the Union

For the Employer

- Physiotherapy - $2500 annual maximum; no doctor note required
- Counsellors/Psychologists/Social Workers - ~~$200 cap~~ $2000 annual maximum
- Chiropractic Therapy – ~~$400 cap~~ $1000 annual maximum
- Acupuncture - ~~$100 cap~~ $300 annual maximum
- Naturopaths - ~~$200 cap~~ $300 annual maximum
- Podiatrists - $200 cap
- Speech Therapy - $100 cap
- Diabetic Supplies, Oral Contraceptives
- Smoking Cessation $500/lifetime
- Semi or Private Hospital room
- Emergency Ambulance Service
- Paramedical Services
- Nursing $7,500/calendar yr
- Wigs $500/lifetime per person
- Hearing Aids $750/5 years adult and children
- Orthopedic Shoes/Orthotics $300/year
- Respiratory Apparatus
- Elastic Support Stockings 4/year
- Surgical Bras 4/year
- Emergency Travel Assistance
- Out of Country Non-Emergency Referral Treatment 80%/$50K/lifetime maximum
- 24-month survivor benefit

Vision Care

- Eye exams ~~$100~~$150/24 months rolling (carrier paid)
- Glasses, contact lenses, and laser eye surgery ~~$500~~ $600/24 months rolling (adult and child) (carrier paid) Internal payment eliminated
- (~~$600~~ $750 total benefits available / 24 months rolling)
- 24-month survivor benefit

Dental Care

- No Annual Deductible
- 80% Basic & Preventative
- 75% Major Restorative
- 50% Orthodontics – immediate qualification
- Orthodontics $2,500/lifetime max
- 24-month survivor benefit

Eligibility

- Eligibility will be sixty (60) hours per month

E&OE

Signed off this 10 day of Sept 20 26

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: June 18, 2026	Time:
UP#35	LOU 1	*Renew*	

RE: Administration of Article 6.6

E&OE

Signed off this 18 day of June 20 26

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: June 17, 2026	Time:
UP#36	LOU 3	*Renew*	

RE: Extended Hours at Central Operations

E&OE

Signed off this 17 day of June 20 27

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: September 10, 2026	Time:
UP#37	LOU6	*Renew*	

RE: Benefits during the term of this Agreement

E&OE

Signed off this 10 day of Sept 20 26

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: June 17, 2026	Time:
UP#38	LOU 8	*Renew*	

RE: Letters of Expectations

E&OE

Signed off this 17 day of June 20 26

For the Union

For the Employer

Sheri Gault

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: June 17, 2026	Time:
UP#39	LOU 9	*Delete*	

RE: Job Descriptions

UP16 accepted

E&OE

Signed off this 17 day of June 20 26

For the Union

For the Employer

Sheri Gauth

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: June 17, 2026	Time:
CU#18	LOU 11	*Delete*	

RE: Regional Employees

**The Union can continue to monitor and escalate concerns through Standing Committee discussions as required.

E&OE

Signed off this 17 day of June 20 26

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026
Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: September 8, 2026	Time:
UP#41	LOU 12	*Amend*	

LETTER OF UNDERSTANDING #12

BETWEEN: Coastal Community Credit Union

AND: MoveUP (Canadian Office and Professional Employees Union, Local 378)

RE: Work From Home

The Employer and the Union agree that some positions within Coastal Community Credit Union have the ability to successfully perform the duties of the role working from home. The parties recognize Work from Home is a viable work option that permits an employee to perform all or a significant portion of their job responsibilities at a location other than the traditional offices of the Employer.

The priority for the Employer will always be to ensure bricks and mortar locations have sufficient staffing and will not to fully replace premises-based roles with Work from Home roles.

In this Letter of Understanding:

"remote work arrangement" (or collectively referred as to the "Plan") means performing work from the employee's home workplace.

"flexible workplace" means the employee's residence located within British Columbia, Canada.

"job posting" is how employees apply to participate in the Plan for newly created or vacant positions only. ~~is how employees apply to participate in the Plan.~~

The Collective Agreement applies in all respects except as specifically amended by this Letter.

E&OE
Signed off this 8 day of Sept 20 26

For the Union

For the Employer

Preparation

To be considered for the Plan the role must meet the required criteria, as determined by the Employer. The Employer will identify the positions and the number of roles that are eligible to work from home; ~~D~~decisions will be made by the Employer based on the individual business and operational needs of each location/branch/department. The participation in this alternative work arrangement shall be limited to functions which, according to the Employer, can be carried out from home.

~~(a) The Employer will from time to time review all job profiles and identify additional roles, if any, to be included in the Plan. The Employer agrees to discuss any additional job profiles with the Union prior to implementation. Any significant changes, such as changing the maximum percentage of Work from Home roles, would be mutually agreed to prior to implementation.~~

~~(b) The Employer identified the appropriate job profiles for the Plan, including:~~

~~i) Relationship Centre – up to 60% of roles may work remotely.~~
~~ii) Credit Recovery – up to 100% of roles may work remotely.~~
~~iii) Central Operations – up to 30% of positions may work remotely.~~

Eligibility

For newly created or vacant positions, ~~A~~all employees who meet the job requirements are eligible to apply for positions within the Plan. The Employer agrees to post these opportunities specifically for the Plan. ~~vacancies specifically for the Plan. Employees must adhere to and sign the Work From Home Acknowledgement to be eligible for the Plan.~~

Where the Employer determines that an existing occupied position is eligible to be performed remotely, the employees currently holding that position shall have the first right of refusal to transition to a remote work arrangement, in seniority order.

Employees who enter the Plan must adhere to and sign the Work From Home Acknowledgement.

Selection

a. The Employer will award available positions per the Collective Agreement.
b. The Employer shall select in order of qualifications, ability to do the job and seniority.
c. The Employer shall provide written policies and procedures to all employees in the Plan.

E&OE
Signed off this 8 day of Sept 20 26

For the Union

For the Employer

d. Employees selected for the Plan will comply with all Coastal Community requirements. Employees must acknowledge and adhere to all employer policies, including Privacy Protection, Confidentiality, IT Security, and Working From Home, in addition to WorkSafe BC requirements, and changes to policy as required.
e. Employees that are new to the Plan will be assessed within ninety (90) calendar days for suitability. Should the Employee and/or the Employer decide that the Employee's participation is unsuitable, the Employee shall be returned to their former position or to one closest to their former location within their municipality.
f. If an Employee does not follow all requirements and expectations, or does not perform successfully in the role, the arrangement will be discontinued. Should this occur, the Employee may be considered for other available positions within their municipality, for which they are qualified.
g. Any arrangement may be cancelled at any time by the Employer by giving at least a three (3) weeks advance written notice to the employee and the Union.
h. Employees participating in the Plan are required to attend the Employer's office for meetings or training as required by the Employer. The Employer will make reasonable efforts to provide at least fifteen (15) days advance notice for any mandatory in-person meeting or training.
i. At each Standing Committee meeting, the Employer will provide a list of employees and their respective job profile under this Plan to the Union.

Administration

a. The employee shall not be expected to perform work remotely while on sick leave or any approved leave of absence.
b. In the event the employee experiences any technical disruption, flood, power outage or any other household emergency while performing work remotely, the employee shall report such disruption to their immediate manager and the employee may be required to temporarily relocate to the employee's home branch office, (or the closest unionized branch office), to continue work, provided the employee can relocate to that location before the end of their scheduled shift. In any event, the employee will be paid for their full shift, including any applicable overtime and expenses (e.g., parking, ferry, and automobile mileage).
c. Subject to the terms of this Letter of Understanding, while working remotely, the employee retains all rights and benefits of the Collective Agreement, including WCB coverage during the employee's working hours.
d. During a working day, there shall not be any split shifts.

E&OE
Signed off this 8 day of Sept 20 26

For the Union

For the Employer

Occupational Health & Safety

The Employer is committed to the protection and integrity of employees and the work performed, regardless of location. Employees are expected to perform their duties in a safe and healthy environment that conforms to the Employer's security and confidentiality protocols. Upon award of a position in the Plan, and on an annual basis, the Employee must review and sign off on all relevant policies and procedures.

a. Employees are expected to review and comply with the Employers health and safety policies and WCB regulations.
b. The Employer has the right to inspect the employee's workplace to ensure ongoing compliance with the requirements and will give the employee a 48-hour advance notice in writing.
   Equipment and Expenses Working from home is a shared responsibility as described in the Flexible Work Arrangement Policy and Work From Home Procedure.

Employer Responsibilities

a. The Employer will provide the tools and technology.
b. The Employer shall provide the employee with all equipment, including but not limited to computer monitors, (or other viewing devices), printer, or laptop, cables; and peripherals (e.g. computer mice, computer keyboard). The Employer shall provide all necessary stationary.
c. The Employer shall bear the costs of maintenance, upgrade and replacement of all corporate properties.

Employee Responsibilities

The Employee is responsible for the home office including:

a. The physical working space.
b. The cost of electrical and heating services.
c. The cost of internet services.
d. Additional premium cost arising from their home insurance policy when the employee participates in the Plan.

Medically supported accommodations are a joint responsibility of the Employee, the Employer and the Union and will be managed on a case-by-case basis.

E&OE
Signed off this 8 day of Sept 20 26

For the Union

For the Employer

Special Provisions

The Employer shall provide the Union with no less than four (4) months' notice of intention to terminate the Plan, in part or in full.

This Letter shall remain in full force and effect as long as the parties mutually agree to its terms and conditions.

Signed this 1st day of March, 2024.

SIGNED on BEHALF of the EMPLOYER Party of the First Part;
Bruno Dragani, Chief People & Administration Officer
Sheri Gauthier, VP, Human Resources

SIGNED on BEHALF of the UNION Party of the Second Part;
Anny Chen, Union Representative

E&OE

E&OE
Signed off this 8 day of Sept 20 26

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: June 17, 2026	Time:
UP#42	LOU 13	*Moved into body of Agreement – Article 11.10*	

RE: Financial Consultants

E&OE

Signed off this 17 day of June 20 26

For the Union

For the Employer

Sheri Gault

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: June 17, 2026	Time:
UP#46	LOI 1	*Renew*	

RE: Not replacing full-time employees with part-time employees

E&OE

Signed off this 17 day of June 20 26

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: June 17, 2026	Time:
UP#47	LOI 2	*Renew*	

RE: Staff reduction through attrition

E&OE

Signed off this 17 day of June 20 26

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: June 17, 2026	Time:
UP#48	LOI 3	*Renew*	

RE: Employee appraisals

E&OE

Signed off this 17 day of June 20 26

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: September 10, 2026	Time:
UP#43	~~15.14~~ LOI #XX	*New*	

LOI #XX

~~15.14~~ Short Term Incentive Program

Effective January 1, 2027, bargaining unit employees, excluding those already covered by 11.10, shall be eligible to participate in the Employer's Short-Term Incentive Program (STIP), subject to the terms and conditions established by the Employer.

Participation in the STIP does not guarantee the payment of an incentive. Any payment shall be determined in accordance with the applicable program design, plan documents, policies, and guidelines established by the Employer.

STIP payments shall not form part of an employee's base rate of pay, regular wages, overtime rate, vacation pay entitlement, RRSP eligible earnings, or any other benefit calculation unless otherwise required by law or expressly stated in the program documentation.

E&OE

Signed off this 10 day of Sept 20 26

For the Union

For the Employer

moveUP

(Canadian Office and Professional Employees Union, Local 378)

COASTAL COMMUNITY CREDIT UNION PROPOSALS 2026

Union Proposals (UP Item)

Union Number	Affected Article/MOU	Date: June 17, 2026	Time:
UP#51	LOC 1	*Renew*	

RE: Employee performing volunteer work

E&OE

Signed off this 17 day of June 20 26

For the Union

For the Employer