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Phone: 1 (866) 721-7491

Important Notice for Unexchanged Holders of Surrey Metro Savings Non-voting Shares

Dear Shareholder:

Our records show that you still hold Surrey Metro Savings Credit Union ("Surrey Metro") Non-voting shares. There is no longer a market for these shares as a result of the merger with Coast Capital Savings Credit Union ("Coast Capital") effective June 27, 2002. Following this transaction, you are due a cash payment of \$21.00 (Cdn) for every Surrey Metro share registered in your name. Both the number of Surrey Metro shares registered in your name and the payment you are entitled to are indicated on the Claim Card below.

At various times, you have been notified to send in your Surrey Metro share certificate(s) to exchange for the cash payment you are entitled to. Those notices remain in effect. As a result of not receiving a response from you, Georgeson Shareholder Communications Canada Inc. ("Georgeson") has now been retained to assist you in claiming your entitlement. To claim your cash payment through this voluntary program, you may complete the Claim Card and return it along with your Surrey Metro share certificate(s) in the envelope provided. **Even if you have misplaced your Surrey Metro certificate(s), you may still participate in this voluntary program.** If you choose to participate in this program, a fee of \$3.15 per Surrey Metro share, and if applicable, an additional fee of \$1.05 per Surrey Metro share represented by the lost certificate(s), will be deducted from the cash payment and paid to Georgeson. Alternatively, you may contact Coast Capital Savings' depository, Computershare Trust Company of Canada, to complete this exchange.

Please read this notice carefully. **There is no benefit in continuing to hold your Surrey Metro share certificate(s).** The cash payment to which you are entitled cannot be sent to you until you return your Surrey Metro share certificate(s) through this program or by other means. Georgeson is being permitted to administer this voluntary program through **November 30, 2009**, although an extension may be granted. If you have questions after reading this notice, call Georgeson, toll-free, at **1 (866) 721-7491** for assistance. They are available from 6 a.m. to 5 p.m. PST.

Sincerely,



David Gaskin
Vice President, Finance
Coast Capital Savings

CLAIM CARD FOR UNEXCHANGED HOLDERS OF SURREY METRO SAVINGS NON-VOTING SHARES

Georgeson Shareholder Communications Canada Inc. PO Box 4236 Station A, Toronto, Ontario M5W 5P8



I, the undersigned, am the rightful owner of the cash entitlement listed on this Claim Card. I hereby attest that the address printed on this Claim Card is my current address of record. I understand that by signing and returning this Claim Card, I am confirming that I wish to have Georgeson assist me in recovering my entitlements. I understand that Georgeson will charge me a fee equal to \$3.15 (Cdn) per Surrey Metro Non-voting share I hold, as described elsewhere in this document, and, if I have lost my share certificate(s), an additional \$1.05 (Cdn) per Surrey Metro Non-voting share represented by the lost share certificate(s). I hereby direct Coast Capital Savings Credit Union and its depository, Computershare Trust Company of Canada, to issue the total amount of these fees directly to Georgeson.

X _____
SIGNATURE OF SHAREHOLDER

X _____
SIGNATURE OF CO-SHAREHOLDER, IF ANY

MY DAYTIME PHONE NUMBER IS () _____

NOTE: If a certificate(s) for your shares is not presented along with this signed Claim Card, the unrepresented share certificate(s) will be deemed lost and your signature will acknowledge that you agree to the terms and conditions of the Statement/Affidavit described on the back of this Claim Card.

QUESTIONS AND ANSWERS

1. How do I complete the Claim Card?

Simply indicate your Social Insurance or Taxpayer Identification Number and sign exactly as your name appears on the Claim Card. If more than one name is listed on the Claim Card, all parties listed must sign. Your signed Claim Card must be received in good order no later than **November 30, 2009**.

Note: If the Claim Card is signed by a person other than the registered shareholder(s) or if the cheque for the cash payment is to be issued in the name of a person other than the person(s) named on the Surrey Metro Savings Credit Union ("Surrey Metro") Non-voting share certificate(s), additional documents will be required. Please contact Georgeson toll-free at **1 (866) 721-7491** to obtain these documents.

2. Why should I exchange my Surrey Metro share certificate(s)?

As a result of the merger between Surrey Metro and Coast Capital effective June 27, 2002, the Surrey Metro shares you hold no longer trade on any stock exchange. Following this transaction, you are due a cash payment equal to \$21.00 for every Surrey Metro share you hold. You should now consider sending in your Surrey Metro share certificate(s) so that they may be exchanged for the cash payment you are entitled to through this voluntary program or by other available means, such as Coast Capital Savings' depository, Computershare Trust Company of Canada.

3. What if I don't have my Surrey Metro share certificate(s)?

Complete the Claim Card and your Surrey Metro shares will be replaced so that they may be exchanged for your cash payment, subject to an additional fee of \$1.05 (Cdn) per Surrey Metro share represented by the lost certificate(s), as provided for by the Statement/Affidavit on the Claim Card below.

4. How is the fee to Georgeson calculated?

The fee, payable to Georgeson, is calculated at \$3.15 (Cdn) per Surrey Metro share. Similarly, the additional lost fee is calculated on the Surrey Metro shares represented by the lost certificate(s) at a rate of \$1.05 (Cdn) per Surrey Metro share.

5. What happens if I choose to exchange my Surrey Metro shares?

After verifying that the documentation is in order, your cash payment will be requisitioned and mailed to you. The amount of cash issued to you if you participate in the program will be the net balance of your entitlement after the fee. The fee to Georgeson will be deducted from the cash payment payable to you from Computershare. Your cash payment, less the fee, will be sent to you approximately 4 to 6 weeks after your Claim Card has been received in good order.

Examples:

i) A shareholder has 25 Non-voting shares of Surrey Metro Savings and has surrendered their share certificate, the total processing fee owing is \$78.75 and the amount of their entitlement cheque would be \$446.25.

ii) A shareholder has 25 Non-voting shares of Surrey Metro Savings and has not surrendered their share certificate, the total processing fee owing is \$78.75, the total lost fee owing is \$26.25 and the amount of their entitlement cheque would be \$420.00.

6. What if I am the beneficiary or executor of an estate that holds Surrey Metro shares?

Please contact Georgeson toll-free at **1 (866) 721-7491** for further instructions.

7. What about the protection of my personal information?

Your privacy and use of your personal information is important to Georgeson. As a provider of services to shareholders of numerous companies worldwide, the collection and use of personal information is fundamental to their day-to-day business operations. Only proper and legitimate means will be employed to collect personal information. Your personal information will be made available only to authorized persons solely for the purposes of asset reunification and Georgeson will protect your personal information by appropriate safeguards. For Privacy inquiries, please contact privacyofficer@georgeson.com.

8. Why do you require my SIN or Tax ID number?

Your SIN or Tax ID Number is required by Canada Revenue Agency for tax reporting purposes. A Claim Card with incomplete information will be returned to the shareholder.

9. Will I receive a tax form for the entitlement I receive?

Yes. If you tender your shares in 2009, Computershare will mail a T5008 to you next February or March. Shareholders should consult their tax advisors or Canada Revenue Agency regarding the tax implications.



Georgeson

PLEASE SIGN THE FRONT OF THIS CARD
© 2010 GEORGESON SHAREHOLDER COMMUNICATIONS CANADA INC.