

Membership Matters

Volume 5—Number 1, Spring 2009



Desjardins
Credit Union

A MESSAGE FROM THE PRESIDENT

Dear Members,

2009 is off to a quick start and management has been very busy to ensure that Desjardins Credit Union continues on the path of success. The current state of the economy in today's world has everyone on edge, but we assure you, Desjardins Credit Union is fiscally sound and will continue to serve you, the members, to the best of our abilities.



The Desjardins Credit Union Annual General Meeting will take place on April 28th, 2009. We are again looking forward to meeting with our delegates and hearing their comments and concerns as well as those of our members. This is a very important part of being a cooperative. If you have any concerns or comments, please let your delegates know so they can, in turn, let us know.

This year there are two Board of Director's seats that will be up for election. At the Annual General Meeting, Delegates will have the opportunity to vote on who they would like to elect to the Board of Directors of your credit union. As the Board of Directors is responsible for the overall orientation and direction of your credit union, you can see that the role of the delegate is very serious and important. That is why it is important for you, the member, to elect the most qualified person at the Annual Members Meeting to represent you at the AGM. This is exercising the democratic process and the practice of co-operative principles at its best.

Alfred Pfeiffer—President and
Chief Operating Officer

MARKETING AND ADVERTISING

At Desjardins Credit Union, we are committed to keeping you, the member informed of any changes to our fees (Individual and Business) that may affect your various day to day banking needs.

The following outlines changes that will take effect as of July 1, 2009.

We remain committed in helping members reduce their overall fees by offering a variety of fixed monthly plans suited to the members banking profile.

Changes to Individual Service Fees

Automated transactions:

Withdrawal, transfer and payment of a bill registered in your bill file. Where applicable, the new fee will be \$0.65 per transaction. Previously, the fee was \$0.60 per.

Additional Services

Non-Sufficient Funds (NSF) Fee:

The fee for a cheque written or a pre-authorized debit that is returned unpaid due to non-sufficient funds available in the account. Where applicable the new fee will be \$42.50 each. Previously, the fee was \$40.00 each.

Statements:

Online or paper account statements

Weekly – without image

Where applicable the new fee will be \$0.60 each.
Previously, the fee was \$0.50 each.

Weekly- with paper image

Where applicable the new fee will be \$2.60 each.
Previously, the fee was \$2.00 each.

Monthly – with paper image

Where applicable the new fee will be \$2.00 each.
Previously, the fee was \$1.50 each.

Transfer fee NSF Mortgage loans and consumer loans:

Where applicable the new fee will be \$40.00 each.
Previously, the fee was \$25.00 each.

RPMRR Registration fee (PPSA Ontario)

Where applicable the new fee will be \$75.00 each.
Previously, the fee was \$70.00 each.

Plans:

Fixed monthly plans – linked to your Personal Chequing account or Build-Up Savings Account.

Economy Plan- allows you to perform 7 automated service transactions, including cheques. Where applicable the new fee will be \$2.95. Previously, the fee was \$2.50.

Autonomous Plan - allows you to perform 40 automated service transactions, including cheques. Where applicable the new fee will be \$8.50. Previously, the fee was \$7.50.

Autonomous Plus Plan - allows you to perform 40 automated service transactions, including cheques and teller services. Where applicable the new fee will be \$9.95. Previously, the fee was \$8.95.

Premier Plan - Changed to allow you to perform unlimited automated service transactions, including cheques. Where applicable the new fee will be \$13.95. Previously, the fee was \$11.95.

Premier Plus Plan - allows you to perform unlimited automated service transactions, including cheques and teller services. Where applicable the new fee will be \$20.95. Previously, the fee was \$20.00.

Changes to Business Service Fees

Encoded cheques:

Where applicable the new fee will be \$0.90. Previously, the fee was \$0.85.

Additional Service

Non-Sufficient Funds (NSF) Fee:

The fee for a cheque written or a pre-authorized debit that is returned unpaid due to non-sufficient funds available in the account. Where applicable the new fee will be \$42.50 each. Previously, the fee was \$40.00 each.

NEW AND IMPROVED HAMILTON CENTRE MALL BRANCH

The Desjardins Credit Union Branch at Centre Mall is re-locating to new premises.

Our new branch will be open for business, as usual, on Monday, March 30th, 2009 at 9:30 a.m. All of the account (s)/service(s) that members have with us will remain unchanged.

Our new address will be:
 Desjardins Credit Union – Centre Mall
 1187 Barton Street East
 Hamilton, ON L8H 2V4
 Telephone: 905-547-6202 (unchanged)

As a result of the move, our existing location will close Friday, March 27th, 2009 at noon and remain closed on Saturday, March 28th, 2009. Please be aware that this also applies to our ATM. The Desjardins Credit Union at Jackson Square has 2 ATMs and will be available to serve members in person on Friday.

We look forward to welcoming members at our new location at the intersection of Barton Street East and Frederick Avenue. The new branch was designed to serve members better. Some of the improvements include:

- more offices to ensure privacy
- a mobility friendly design to assist members
- a new state-of-the-art ATM
- a night depository for our business & not-for-profit/ community members
- dedicated member seating & reception areas
- and 'Severe Weather' power back-up preparedness allowing for the branch to function in inclement circumstances if necessary

The Desjardins Credit Union Centre Mall team looks forward to continuing to assist members with all of their financial needs and invites you to visit our new branch. To welcome you, we will be serving refreshments and treats during the week of March 30th.

Looking forward to seeing you soon,

Dale McFarland—Branch Manager



2008 Chequing Campaign Winner

Area Manager (Central) Angela Adam presented the 20" LCD TV Grand Prize to Aruna Verma - mother of the winner Priya Verma and also a member of the Brantford branch. Priya was thrilled to have won - she is currently living in Toronto and asked if her mother could accept it on her behalf. Also pictured is Priya's brother Prashant.





Peters

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There are Four Easy Ways to Get In Touch with Your Delegate

1. E-mail

INFO@DCU.Desjardins.com



Members can e-mail the details of their comment or concern, or ask a Delegate to contact them.

2. Call your Branch.



Members are welcome to leave a message for the Delegate at the branch. There is also voice mail if you want to leave a message outside business hours asking for a delegate to return your call.

3. Call toll-free 1 (888) 283-8333

The Head Office line is answered during the day and has voice recording after hours. Members can leave a message identifying their branch and asking for a Delegate to call.

4. Mail your Delegate.



All branches will accept a confidential letter for a Delegate. You can also send a confidential letter for your Delegate to the head office:

Desjardins Credit Union
c/o Delegate for Branch X
1615 Dundas Street East
Third Floor, East Tower
Whitby, ON L1N 2L1

Keep up-to-date

If you have any comments, questions or suggestions let us know:

Website: www.desjardins.com
E-mail: info@dcu.desjardins.com
Call: 1 (888) 283-8333
Write: Desjardins Credit Union
1615 Dundas Street East
Third Floor, East Tower
Whitby, ON L1N 2L1



NOTICE

This serves as notice that

Desjardins Credit Union will hold its Delegates' Annual General Meeting

On April 28, 2009 in the city of Toronto.

COMMITMENT TO THE COMMUNITY

- > Owen Sound Branch Volunteers for the Alzheimer Walk for Memories.
- > University & Dundas Branch held a food drive to benefit the Daily Bread Food Bank.
- > Guelph branch provided a Christmas Hamper and Christmas gifts for a needy family in the Guelph community.
- > The staff at the Centre Mall Branch in Hamilton worked together with HTECH from Mississauga and raised over \$2,050 for needy families
- > Walk A Mile In Her Shoes is a fundraising event held by Gillians Place, a Women's Shelter in St.Catharines for abused women and their families. Our St. Catharines branch decided to get involved in this event and we raised a total of \$700 for our 2 male employees, Adam Lozon and Jason Flynn, to walk the walk in heels.



The Desjardins Dynamos Team once again outdid themselves by raising an outstanding \$2,155 for the "Run for the Cure".