

CONTEST RULES**1. Duration of contest**

The contest is organized by the Fédération des caisses Desjardins du Québec. It begins on September 6, 2011, and ends on March 30, 2012.

2. Eligibility

The contest is open exclusively to members of the school caisses located within the territory of the caisses of the Fédération des caisses Desjardins du Québec and the Fédération des caisses populaires de l'Ontario Inc., as well as their parents.

The children of employees of the Fédération des caisses Desjardins du Québec, the Fédération des caisses populaires de l'Ontario Inc. and their member caisses or any other Desjardins Group entity are excluded from this contest. Children who reside with these employees during the contest period or at the time of the draw are also not eligible to enter the contest. Verifications will be made prior to the official announcement of the winners.

3. Description of prizes

38 family vacation packages worth \$700 each, two per regional division*

- 19 winter vacation packages (e.g. skiing, mountain resorts, etc.), one per region, will be awarded in December 2011⁽¹⁾
- 19 summer vacation packages (e.g. parks, water parks, zoos, museums, etc.), one per region, will be awarded in April 2012

Parents who accompany their children will be able to choose between several destinations across Québec and some locations in Ontario. Each family vacation package includes accommodations and one or more tourist, cultural or outdoor activities. All expenses other than those indicated above, namely, the cost of transportation from the winners' residence to the chosen destination and any personal expenses, are not included in the prize and shall be covered by the winners. The vacation packages are subject to certain conditions.

* There are a total of 19 regions, with 18 regions for Québec and one for Ontario.
For more details, go to http://www.desjardins.com/en/votre_caisse/caisses-par-region.jsp

⁽¹⁾ Winners of the December 2011 draw will be free to choose a summer vacation package.

15 "I'm saving for my dream!" certificates worth \$100

- The 15 "I'm saving for my dream!" certificates will be awarded in April 2012. These prizes will be deposited in cash into the child's school caisse account. The child does not have to fulfil the dream described in his or her registration form.

4. How to participate

For a chance to win one of the family vacation packages, one of the parents or guardians of the young member of the Desjardins school caisse must go to www.desjardins.com/my-parents-and-me-contest and duly complete the electronic registration form by entering:

- the child's (school caisse member) full name, date of birth, grade and school name
- the transit number of the Desjardins caisse where the child's school caisse account is held as well as the name of the person in charge of the school caisse
- the answer to the mathematical skill-testing question

and to be eligible for the "I'm saving for my dream!" certificates draw:

- complete the section that describes the child's dream

and send it by clicking the **Submit** button at the bottom of the form.

Only one registration per person.

In order to participate in all three draws, registration forms must be received no later than November 25, 2011. Forms received after this date and no later than March 30, 2012, will be eligible for the April 2012 draws only.

5. Selection of winners

Winners will be selected by a random draw among the registration forms for the "My parents and ME, what a team!" contest received between September 6, 2011 and March 30, 2012.

The random draws will be held at 11:00 a.m. at the offices of the Fédération des caisses Desjardins du Québec in Lévis:

- December 2, 2011, for the first draw of vacation packages;
- April 5, 2012, for the second draw of vacation packages;
- April 20, 2012, for the 15 "I'm saving for my dream!" certificates.

A person may not win more than once.

The odds of a given participant's name being drawn at random will depend on the number of eligible entrants meeting all contest terms and conditions for each region and for each draw.

Before being declared winners, the selected contestants must have correctly answered the mathematical skill-testing question that appears on the "My parents and ME, what a team!" contest registration form. Contest organizers must inform the winners by phone of the way in which they can claim their prizes. A winner's parents must be reached within three attempts, or the winner will lose his right to the prize. The prize will then be awarded to a person whose name is randomly drawn, and the same procedure will be followed until all winners have been designated. The announcement for the first draw will be made during the week of January 9, 2012; the second and third draws will be announced during the week of May 21, 2012.

6. General

Prizes must be accepted as awarded and cannot be exchanged, substituted for another prize or transferred to a third party. The contest organizers' decision to this effect is final and cannot be appealed.

Winners release the contest organizers from any liability in terms of any damage that could arise from accepting and using the prize.

To be declared a winner, the participant agrees to sign a declaration and waiver of responsibility form, if required by the Fédération des caisses Desjardins du Québec. By participating in this contest, all winners authorize the organizers to post their name on the Desjardins Web site. The winners agree that the Fédération des caisses Desjardins du Québec and the Fédération des caisses populaires de l'Ontario Inc., as well as their member caisses or any other Desjardins Group entity, may use their name for promotional purposes without additional compensation.

Contest participants acknowledge having read the contest rules and agree to comply with them.

The Fédération des caisses Desjardins du Québec reserves the right to terminate the contest if events beyond its control prevent it from continuing. It shall not be held liable in such an event.