

Changes to User Fees

For individual members of Desjardins caisses — Effective July 1, 2011

The application of a service charge policy allows your caisse to offer you a full range of quality services. These service charges represent a contribution from members that is both reasonable and equitable, to ensure the profitability of the cooperative in relation to the number and variety of services used by each member. This document contains all the information you will need concerning the changes to user fees for caisse services charged to individual members, effective July 1, 2011.

Pay-per-transaction – Withdrawals and transfers at the counter

Personal Chequing Account	\$1.25
High-Yield Account	\$1.50

Plans

The Autonomous (40 transactions)	\$8.95/month
The Autonomous Plus (40 transactions including teller)	\$10.95/month
The Premier Plus (unlimited transactions)	\$21.95/month

Programs

Young people aged 18 to 25 inclusively ¹ Unlimited transaction plan ²	\$2.95/month
D Capital Solution ³ Unlimited transaction plan ²	\$2.95/month
Health and business professionals ⁴ Unlimited transaction plan including several additional services ⁵	\$7.95/month

Savings

Strategic Investment account – Inter-institution transfer	\$135.00
Registered RRSP / LIRA account Partial or total withdrawal	\$50.00 ⁶

Financing

Letter of guarantee – \$100,001 and more	1.300%
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Complementary services

Weekly statement	\$1.00/week
Bill payment at the counter by non-members	\$3.50
Cashing a cheque by non-members	\$15.00

Note 1: The Desjardins Youth Profit Account: for those aged 18 to 21 inclusively, we offer an unlimited transaction plan for only \$2.95 per month. This discount is also available to full-time postsecondary students aged 22 to 25 inclusively.

Note 2: To take advantage of this plan, members must enrol in the Premier Plan (an \$11 discount will be applied on this plan). D Capital Solution members can be exempt from paying plan fees under certain conditions.

Note 3: D Capital Solution is a package of products and services intended for students that have substantial financial needs due to their program of studies. Other distinctive advantages are also available.

Complementary services (continued)

Purchase of U.S. dollars by non-members	\$5.00
Safety deposit box (annual rental)	From \$38.00
Balance information or confirmation (telephone or at the counter)	\$3.25
Stop payment order (complete information) ⁷	\$13.00
Closing an account within 90 days ⁷	\$20.00
Closing an account at the request of another inst. ⁷	\$20.00
Inactive folio (depending on the number of years) ⁷	
After one year	\$12.00
After two years	\$25.00
After three years	\$45.00
Administrative tasks	\$35.00/hour (min. \$17.50)
Transfer following a member's call	\$5.50
Chip debit card	
Renewal or defective card	Free
Additional card for the same folio or unnecessary replacement	
Regular delivery	\$5.00
Rush delivery	\$10.00
Funds transfer (at the caisse)	
Within Canada	
\$15,000 or less	\$30.00
\$15,001 to \$50,000	\$40.00
More than \$50,000	\$50.00
Outside Canada	
\$15,000 or less	\$40.00
\$15,001 to \$50,000	\$60.00
More than \$50,000	\$80.00

Note 4: This offer is geared to health and business professionals: chiropractors, dentists, doctors, optometrists, pharmacists, pharmacologists, podiatrists, veterinarians, accountants, actuaries, engineers, lawyers and notaries. They are entitled to an unlimited transaction plan for only \$7.95 per month.

Note 5: To take advantage of this plan, members must enrol in the Premier Plus Plan (a \$14 discount will be applied on this plan).

Note 6: No fees or interest penalty for transfers to an HBP or LLP.

Note 7: These changes also apply to business members.

For more information, consult the Reference Guide—Fees and frequently used services for individual members, available at your caisse, or visit www.desjardins.com.



Cooperating in building the future