

INTEREST PAID ON CREDIT BALANCE

Non-registered account

Canadian dollars Prime rate
minus 3.75%²

U.S. dollars U.S. dollars prime rate
minus 4.75%²

Registered RRSP / LIRA, RRIF / LIF account

Prime rate
minus 3.75%²

² These rates are subject to change without notice.

A new way to view your monthly statement

If you already appreciate the effectiveness of AccèsD Internet, bear in mind that you can view your Strategic Investment account on line, right on AccèsD. It's all there! Easy-to-use tool will help you keep a handle on your affairs.

Consult an expert

Any questions about your Strategic Investment account? Feel free to contact your financial planner³ at your Desjardins caisse.

Financial planners are experts dedicated to guiding members throughout their financial lives by building relationships based on respect and trust. Your financial planner will work closely with you to help you meet your objectives.

³ Financial planners and Mutual Fund representatives act on behalf of Desjardins Financial Services Firm Inc.



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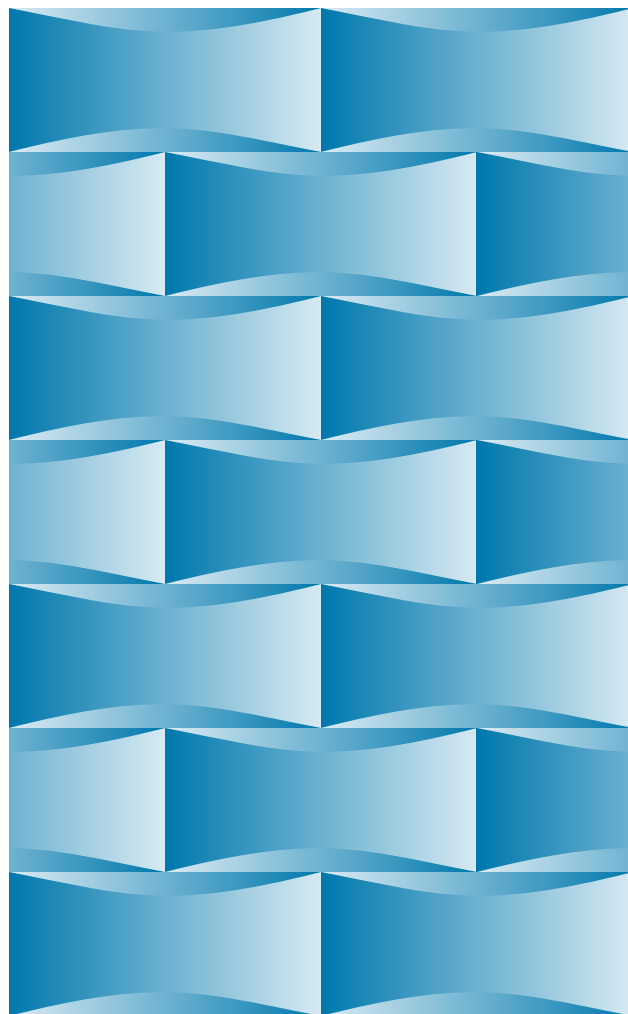
STRATEGIC INVESTMENT ACCOUNTS

Service charges
Effective July 1, 2009



Desjardins

Money working for people



28090181 (04-09)

FEEES FOR TRANSACTIONS ON ELIGIBLE INVESTMENTS

(registered and non-registered accounts)

Desjardins term savings

(including market-linked guaranteed investments)

Purchase	Free of charge
Renewal, modification or transfer	Free of charge

Permanent shares

Purchase	Free of charge
Reimbursement or transfer	Free of charge after two years, otherwise a charge of \$30 applies

Other fixed-income securities

(e.g., stripped coupons, municipal bonds)

Purchase or sale	Free of charge
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Desjardins funds

Purchase or sale	Free of charge
Transfer from one fund to another	Free of charge

External funds and Northwest and Ethical Funds

Purchase	Free of charge
Sale	Based on fee structure stipulated in the prospectus of the fund family
Transfer of funds within the same fund family	Free of charge
Fee-bearing fund portfolio	Based on investor agreement

FEEES FOR PREAUTHORIZED PURCHASE OR WITHDRAWAL PROGRAMS

Non-registered account

Preauthorized purchase or withdrawal programs	Free of charge
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Registered RRSP / LIRA account

Preauthorized purchase program	Free of charge
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Registered RRIF / LIF account

Preauthorized withdrawal programs	Free of charge
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ACCOUNT MANAGEMENT FEES

Non-registered account

Annual account maintenance	Free of charge
Document search or copy	\$25 ¹
Direct deposit transfer	Free of charge
Funds transfer	\$15

Registered RRSP / LIRA account

Annual account maintenance	Free of charge the first year \$50 ¹ for subsequent years (free of charge if fixed-income securities only and/or Desjardins Funds)
Document search or copy	\$25 ¹
Partial or total withdrawal	\$25 ¹
Swap between accounts	Free of charge

Registered RRIF / LIF account

Annual account maintenance	\$125 ¹
Withdrawal via predefined annuity payments	Free of charge
Withdrawal modifications via predefined annuity payments	Free of charge
First annual lump-sum withdrawal	Free of charge
Any other lump-sum withdrawal or closing	\$25 ¹
Swap between accounts	Free of charge

INTER-INSTITUTION ACCOUNT TRANSFER FEES

Non-registered account

Transfer from Desjardins Securities / Disnat into Strategic Investments	Free of charge
Transfer between Desjardins subsidiaries and entities	Free of charge
Transfer to an institution other than Desjardins	\$125

Registered RRSP / LIRA, RRIF / LIF account

Transfer from Desjardins Securities / Disnat into Strategic Investments	Free of charge
Transfer between Desjardins subsidiaries and entities	Free of charge
Transfer to an institution other than Desjardins	\$125 ¹

¹ Plus applicable taxes