

Detailed Desjardins Plan Comparison Table

	Pay-per-transaction user fees ¹	Basic plans		Intermediate plans			Optimum plans	
	Personal Chequing, Build-Up Savings	The Economy	The Economy Plus	The Mid-level ⁴	The Autonomous ⁴	The Autonomous Plus ⁴	The Premiere ⁴	The Premiere Plus ⁴
Monthly rate	N/A	\$2.95	\$3.95	\$6.50	\$8.95	\$10.95	\$13.95	\$21.95
Minimum monthly balance required for service charge exemption²	N/A	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$4,000	\$5,000
Number of transactions included (among those checked off below)	N/A	7	12	25	40	40	Unlimited	Unlimited
Teller								
Cashing of items, withdrawals, transfers	\$1.25		✓			✓	✓	✓
Bill payment	\$2.25		✓			✓	✓	✓
Cheques								
Cheque	\$0.75	✓	✓	✓	✓	✓	✓	✓
Desjardins ATM								
Withdrawal	\$0.65	✓	✓	✓	✓	✓	✓	✓
Payment of a bill registered in bill file	\$0.65	✓	✓	✓	✓	✓	✓	✓
Payment of a bill not registered in bill file	\$2.25		✓			✓	✓	✓
Transfer between accounts or between associated folios	\$0.65	✓	✓	✓	✓	✓	✓	✓
Money transfers	\$0.65	✓	✓	✓	✓	✓	✓	✓
Withdrawals at ATMs other than Desjardins³								
Interac*	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50
Plus*	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
AccèsD (Telephone, Internet or Mobile*)								
Payment of a bill registered to bill file	\$0.65	✓	✓	✓	✓	✓	✓	✓
Transfer between accounts or between associated folios	\$0.65	✓	✓	✓	✓	✓	✓	✓
Money transfers	\$0.65	✓	✓	✓	✓	✓	✓	✓
Direct payment (Canada and the U.S.)	\$0.65	✓	✓	✓	✓	✓	✓	✓
Direct withdrawal (preauthorized payment)	\$0.65	✓	✓	✓	✓	✓	✓	✓
Automatic transfer between accounts in different folios (at the same or different caisses)	\$0.65	✓	✓	✓	✓	✓	✓	✓

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		Personal Chequing, Build-Up Savings	The Economy	The Economy Plus	The Mid-level ⁴	The Autonomous ⁴	The Autonomous Plus ⁴	The Premiere ⁴
Additional services								
American Express™ single-signature traveller's cheques	1% (min. \$4.50)							✓
Certified cheque	\$10.00							✓
Safety deposit box rental ⁵	From \$38.00 a year							Annual \$15 discount
Order of 100 personalized cheques (Desjardins model) ⁵	Supplier's fee							1 free order per year
Return of cheque images with monthly statement	\$2.00							✓
Draft or money order in Canadian dollars	\$6.50							✓
U.S. dollar money order	\$6.50							✓
Draft in U.S. dollars or other currency	\$7.00							✓

Did you know?

- The members [60 and over](#) can get a discount of up to \$4 per month.
- The [students](#) can benefit from a plan with unlimited transactions for only \$2.95 a month (a savings of \$11 off the Premier Plan).
- The [professionals](#) can benefit from a plan with unlimited transactions for only \$7.95 a month (a savings of \$14 off the Premier Plus Plan).
- For individual members of caisses affiliated with the Fédération des caisses populaires de l'Ontario Inc., the intermediate and optimum plans include Interac* network access fees for a maximum of 3 withdrawals per month made from ATMs of other financial institutions.

Find out more

- See [Accounts and service charge](#).
- See the [Reference guide – Fees and frequently used services for individual members](#) (PDF, 623 KB).

In the event of any discrepancy between the information contained in this document and the information found the Reference Guide – Fees and frequently used services for individual members, the Reference Guide will prevail.

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+ Desjardins mobile services are available on your mobile via m.desjardins.com. For iPhone and iPod Touch devices, the application is available for free through the App Store.

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1. Transactions exceeding the number allowed by your plan and/or not included in your plan are billed at the rate set for regular transactions.
2. The minimum monthly balance required must be maintained throughout the month to get the service charge exemption for that month.
3. Certain ATM operators charge an additional fee to use their ATMs. They must inform the user via an onscreen message before processing the transaction. These fees are added to the amount of the withdrawal and paid directly to the ATM operator.
4. For individual members of caisses affiliated with the Fédération des caisses populaires de l'Ontario Inc., the intermediate and optimum plans include Interac* network access fees for a maximum of 3 withdrawals per month made from ATMs of other financial institutions. However, certain ATM operators charge an additional fee to use their ATMs. They must inform the user via an onscreen message before processing the transaction. These fees are added to the amount of the withdrawal and paid directly to the ATM operator.
5. Fees subject to GST and PST.

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