

REFERENCE GUIDE

Fees and frequently used
services for individual members
of the Desjardins caisses
Effective July 1, 2010



Desjardins

Money working for people

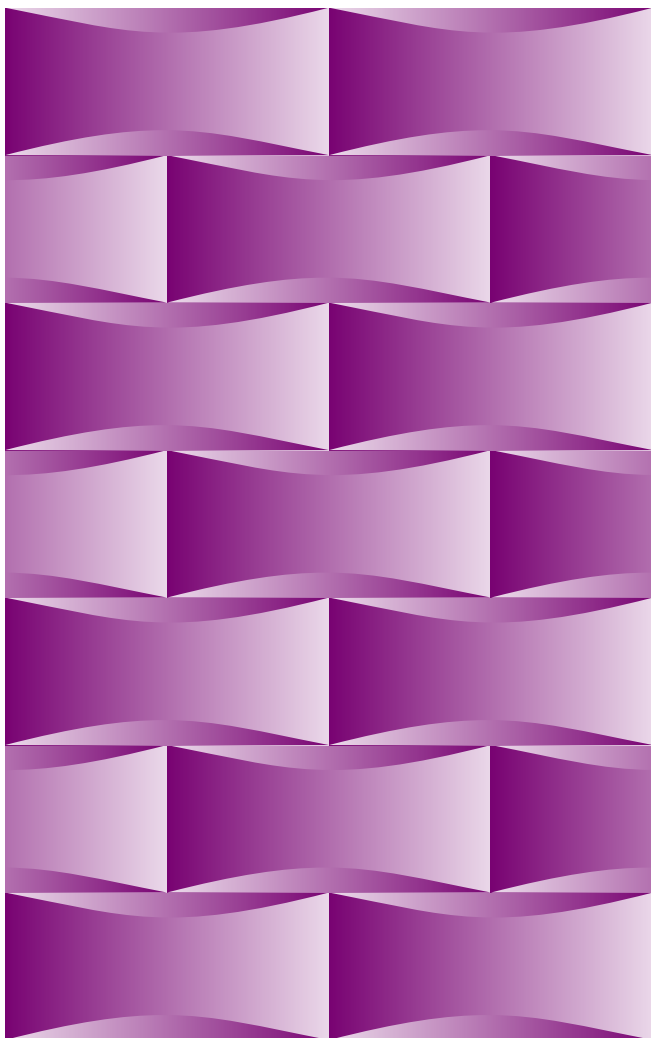


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No matter what regular services you need, at your Desjardins caisse you will find a wide range of options that allow you to minimize your service charges.

OPENING AN ACCOUNT

Are you thinking about opening an account at a Desjardins caisse? It's easy to do, in one of three ways:

- Contact the caisse where you would like to open your account
- Fill out an online application at www.desjardins.com
- Call 1-800-CAISSES (1-800-224-7737) or, in the Montréal area, 514-522-2373

Standard pieces of identification are required when opening an account to confirm the given information and properly identify the person opening the account. The identification documents must be recognized items (e.g. valid driver's license issued in Canada, social insurance card, provincial health card¹, Desjardins Access Card (Québec), Passe-Partout card (Ontario), passport, etc.).

For more information on opening an account or the identity documents required, please contact the caisse where you would like to open your account.

Desjardins Quick Transfer Service

Once a Canadian account has been opened, you benefit from the Desjardins Quick Transfer service, which allows you to:

- Transfer accounts held at another institution or another caisse
- Transfer pre-authorized transactions² including pay
- Receive personalized support

This service offers the following advantages:

- Free of charge
- Worry-free transfer process
- Saves you time and effort
- Simplifies management of your account
- Handled by a team of experts

ACCOUNTS AND PROGRAMS AVAILABLE

Many accounts are available to help you manage your personal finances. Young people and seniors are important to us at Desjardins. That's why we offer a complete range of products and services tailored to their needs. Desjardins also offers the disabled a variety of services adapted to their situation.

When you open an account at a Desjardins caisse, you become a member of a savings and credit cooperative and enjoy several advantages. Before choosing an account, consider the following:

- The balance maintained in your account
- The number and type of transactions you make (cheque, withdrawal, transfer, bill payment, etc.)
- The access methods you use to make your transactions (ATM, cheques, online, telephone, teller)
- The type of tools used to keep an eye on your transactions (passbook, paper or online statement of account)

Personal Chequing Account

This is a chequing account that allows you to perform all of your regular transactions, no matter what access modes you choose (automated services, cheques and teller services). With this type of account, you may choose from one of our fixed-rate monthly plans, and, by maintaining the respective minimum monthly balance, getting it free.

Build-Up Savings Account

This account offers the flexibility of a chequing account and a return on your savings. It is an active account with interest calculated daily. The interest rate increase is based on your daily closing balance. With this type of account, you may choose from one of our fixed-rate monthly plans, and, by maintaining the respective minimum monthly balance, getting it free.

American Currency Build-Up Savings Account

This account allows you to use American currency to perform certain day-to-day transactions, including chequing transactions. It is the perfect account for anyone who conducts business outside Canada. There is no charge for your regular transactions when you maintain a minimum monthly balance³ of \$1,000.

High-Yield Account

This is a daily interest chequing account that offers a superior return if you maintain a high balance: there is no charge for regular transactions when your minimum monthly balance is maintained at \$25,000.

Regular Savings Account

This is a savings account with no chequing privileges, which allows you to accumulate capital through single or periodic instalments. This account pays interest on the daily or monthly balance and is a great way to save for your dream projects, or help solve unforeseen problems without overburdening your budget. This account is eligible for RRSPs and other retirement plans.

TFSA Savings Account

This tax-free savings account is perfect if you wish to set money aside for various projects but still have the flexibility of making **tax-free** withdrawals at any time. This savings account combines flexibility and good returns, and the interest rate varies with the balance maintained in the account.

Desjardins Enhanced Investment Account

This is an account that is best for accumulating capital for a major project. It is a flexible savings product with a high and growing interest rate that is calculated on the balance total. There are no service charges associated with this account. Deposits and withdrawals of a minimum of \$5,000 can be made at any time through a personal chequing account or a regular savings account. Transfers between accounts via AccèsD Internet can also be carried out.

The Desjardins Youth Profit Account: Taking the Concept a Step Further

This is a tiered savings account. With a higher yield than ordinary accounts, it offers a rate that is adapted to the saving capabilities of young people, and that increases as their savings grow. The Youth Profit Account applies **no service charges for those under 18 years of age**.

For those aged 18 to 21 inclusively, we offer a fee exemption of up to \$4 per month.

This exemption can apply to item transaction charges or to the fixed monthly fee of a plan. This rebate also applies to full-time post-secondary students aged 22 to 25 inclusively.

School Caisse: Recognizing the Value of Money

This way of saving, designed for children 6 to 11 years of age, is offered in partnership with schools. It allows young people to acquire basic notions of economy and cooperation while developing the habit of saving. Deposits are made at the school, and **there are no service charges**.

Student Caisse: Learning to Manage

The Student Caisse is designed for young people aged 12 to 17. It is basically a “mini-caisse” within the secondary school environment, managed by student volunteers. This original formula, offered on a partnership basis in certain schools, allows your child to develop and practice the concepts of saving, economy, administration and cooperation. **There are no service charges**.

D Capital Solution

D Capital Solution is a package of products and services intended for students that have substantial financial needs due to their program of studies. They are entitled to a **rebate of up to \$4 per month on regular service charges** and to a variety of other distinctive advantages.

Distinctive Offer: for Professionals

This offer is geared to health and business professionals. They are entitled to a **rebate of up to \$4 per month on their regular service charges** and to a variety of other advantages.

Desjardins Merit Service: Taking Full Advantage of Your Privileges

If you are 60 or older, you are entitled to a **rebate of up to \$4 per month on your chequing account regular service charges**. This discount is also valid on fixed-rate monthly plans.

Fee Structure for Members with Disabilities

Caisse members with any permanent disability preventing them from using automated tellers pay only the fees for automated service when making teller transactions. Ask your caisse personnel for details.

Your Paper or Online Statement: Giving You the Complete Information

By opting for the Desjardins Account Statement, not only will you have information on all your various accounts and transactions, but also on the charges relating to them. This means you will be able to properly understand these charges, and perhaps reduce them by making better use of your methods of access. Among other things, you will also have information on your loans and will be able to follow the evolution of your market-linked guaranteed investments.

The account statement is available by mail, or, from the first day of every month, on the Internet. This management tool facilitates tracking and reconciliation of your accounts in the same folio, and involves zero travel time. And remember that online account statements also let you save on account maintenance charges.

OUR FIXED-RATE MONTHLY PLANS

Are you looking to reduce the service charges you are paying to make transactions? Try one of our fixed-rate monthly plans, linked to your Personal Chequing Account or Build-Up Savings Account. We created them to simplify your life and save you money. Choose the one of our three groups of plans that best fits your budget and situation.

Your plan could be absolutely free. Simply maintain the minimum monthly balance in your account for the plan you've chosen, and there will be no charge.

Basic Plans

THE ECONOMY

For only \$2.95 per month, the Economy Plan allows you to perform 7 automated service transactions, including cheques. This package is perfect for those who make few transactions. This plan is free for every month you maintain at least \$1,000 in your account throughout the month.

THE ECONOMY PLUS

For just \$3.95 per month, the Economy Plus Plan allows you to make 12 transactions using any method of access: automated, chequing and teller services. This plan is ideal for people who need flexibility in their range of transaction options. This plan is free for every month you maintain at least \$1,500 in your account throughout the month.

Intermediate Plans

THE MID-LEVEL

The Mid-level Plan allows you to make 25 automated service transactions—including cheques—for only \$6.50 per month. It's a practical solution for your transaction needs. This plan is free for every month you maintain at least \$2,000 in your account throughout the month.

THE AUTONOMOUS

Do you keep close watch on your budget and frequently use automated services? For just \$8.50 per month, the Autonomous Plan allows you to perform up to 40 automated service transactions, including cheques. This plan is free for every month you maintain at least \$2,500 in your account throughout the month.

THE AUTONOMOUS PLUS

Would you like to be able to use all methods of access to make your transactions? Then choose the Autonomous Plus Plan. For just \$9.95 per month, you can make up to 40 transactions using any method of access: automated, chequing and teller services. This plan is free for every month you maintain at least \$3,000 in your account throughout the month.

Optimum Plans

THE PREMIER

Do you perform a lot of transactions? For \$13.95 per month, the Premier Plan covers an unlimited number of transactions, regardless of the method of access you use: automated, chequing and teller services. This plan is free for every month you maintain at least \$4,000 in your account throughout the month.

THE PREMIER PLUS

If you are financially very active and would like to keep your service charges under control, and benefit from a range of additional services, the Premier Plus Plan is for you. For \$20.95 per month, you can make an unlimited number of transactions using any method of access. The plan also allows you to use the following services at no extra charge: personal cheques (an order of 100 cheques/year, Desjardins model), certified cheques, single-signature American Express⁴ traveller's cheques, drafts and money orders (any currency), and return of paper cheque images (member with monthly account statements only). You'll also receive an annual \$15 discount (including taxes) on the rental of a safety deposit box. This plan is free for every month you maintain at least \$5,000 in your account throughout the month.

Our Range of Fixed-Rate Monthly Plans

Name of plan	Monthly fee	Number of transactions	Automated services ⁵ and cheques	Teller services	Minimum monthly balance for the free plan [†]
Basic Plans					
The Economy	\$2.95	7	X ⁶		\$1,000
The Economy Plus	\$3.95	12	X	X	\$1,500
Intermediate Plans					
The Mid-level	\$6.50	25	X ⁶		\$2,000
The Autonomous	\$8.50	40	X ⁶		\$2,500
The Autonomous Plus	\$9.95	40	X	X	\$3,000
Optimum Plans					
The Premier	\$13.95	Unlimited	X	X	\$4,000
The Premier Plus ^{††}	\$20.95	Unlimited	X	X	\$5,000

† The fee for the monthly plan can be waived if you maintain the minimum monthly balance corresponding to the type of plan you chose throughout the entire month.

†† Also included in this plan are personal cheques (an order of 100 cheques/year, Desjardins model), certified cheques, single-signature American Express traveller's cheques, drafts and money orders (any currency), return of paper cheque images (member with monthly account statements only), and an annual \$15 discount (including taxes) on safety deposit box rental.

N.B. Transactions exceeding the number allowed by your plan and/or not included in your plan are billed at the rate set for regular transactions.

List of Transactions per Access Method WITH DESJARDINS AUTOMATED SERVICES

Desjardins ATM

- Withdrawal⁵
- Bill payment⁶
- Transfer between associated folios and accounts
- Person-to-person transfers

AccèsD (Telephone or Internet)

- Payment of a bill registered in your file
- Transfer between associated folios and accounts
- Person-to-person transfers

These operations can either be done directly or postdated.

Direct payment (Canada and the United States)

Direct withdrawal (pre-authorized payments of your regular bills)

Automatic transfer between accounts in different folios at the same or different caisses

CHEQUES

TELLER SERVICES

- Withdrawal
- Bill payment
- Transfer

Transactions Free of Charge at All Times

- Deposits and direct deposits
- Account balances (including VISA⁷ Desjardins) at Desjardins ATMs, via AccèsD Telephone or Internet, or accompanying a transaction with a teller[‡]
- Online account statement and recorded statement of recent transactions
- Transaction summaries at Desjardins ATMs, and via AccèsD (Telephone or Internet)
- Line-of-credit payments
- Automatic transfer between accounts in a single folio

[‡] Charges apply by telephone or with a teller if no transaction is made.

PAY-PER-TRANSACTION USER FEES

Why Charge User Fees?

User fees for financial services are the fair and equitable contribution of the members to the profitability of their cooperative, and are based on the use they make of their caisse's services. Applying a policy of user fees allows your caisse to offer you a range of high-quality services. It's to your advantage to know this policy well, so you can select the best way to perform your transactions according to your needs and your budget.

Consult the following schedule of user fees for financial services to individual members⁸ to help you select the method that suits you best.

REGULAR TRANSACTIONS

	Personal Chequing, Build-Up Savings, Regular Savings ⁹	High-Yield
Desjardins automated teller machines (ATMs)		
Withdrawal, transfer and payment of a bill registered in your file	\$0.65	\$1.00
Payment of a bill not registered in your file	\$2.25	\$2.50
Deposit, account balance information, passbook update, summary of transactions, line-of-credit repayment	Free	Free
Additional fee for non-members	\$2.00	\$2.00
ATMs other than Desjardins		
Interac ¹⁰	\$1.50	\$1.50
Plus ⁷	\$3.00	\$3.00
<i>Certain ATM operators apply supplementary charges.</i>		

REGULAR TRANSACTIONS (continued)

	Personal Chequing, Build-Up Savings, Regular Savings ⁹	High-Yield
AccèsD Telephone or Internet		
Transfer and payment of a bill registered in your file	\$0.65	\$1.00
Account balance information, virtual account statement, summary of transactions, line-of-credit repayment	Free	Free
Direct payment (Canada, United States)	\$0.65	\$1.00
Direct deposit, pre-arranged transfer between accounts in the same folio	Free	Free
Direct withdrawal (pre-authorized payment)	\$0.65	\$1.00
Automated transfer between accounts in different folios at the same or different caisses¹¹	\$0.65	\$1.00
Cheque	\$0.75	\$1.25
Teller services		
Cashing, withdrawal or transfer	\$1.00	\$1.25
Bill payment	\$2.25	\$2.50
Deposit, account balance information accompanying a transaction, passbook update and line-of-credit repayment	Free	Free

ACCOUNT MAINTENANCE CHARGES

Account maintenance charges may be applied for certain accounts if your holdings in savings and/or financing products with the caisse amount to less than \$2,000. Under this criterion, the following rates will apply:

Passbook account

For a chequing account* without fixed-rate monthly plan	\$2.00/month
For a Regular Savings Account	\$2.00/month
For a chequing account* with fixed-rate monthly plan	Free

Account with monthly paper statement

For a chequing account* without fixed-rate monthly plan, including related regular savings accounts	\$1.00/month
For a chequing account* with fixed-rate monthly plan, including related regular savings accounts	Free

Account with online statement

For all types of account	Free
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* Personal Chequing Account, Build-Up Savings Account and Distinctive Account.

THE ADVANTAGES

By joining a plan and maintaining the respective minimum monthly balance in your Personal Chequing Account or Build-Up Savings Account, your plan is free during whichever month(s) the balance is maintained.

With our American Currency Build-Up Savings Account, all regular transactions are free when you maintain a minimum monthly balance³ of \$1,000.

With a High-Yield Account, all regular transactions are free when you maintain a minimum monthly balance of \$25,000.

ADDITIONAL SERVICES

American Express single-signature traveller's cheques	1% min. \$4.50
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Cheque retained for future cashing	\$5.00
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NSF cheque or pre-authorized payment	\$42.50
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Certified cheque

At signatory's request	\$10.00
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At payee's request	\$15.00
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Safety deposit box (annual rental)¹²	From \$35.00
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Order of personalized cheques¹²	Supplier's cost
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Confirmation or information on balances, fees, interest, transactions or other operations

By telephone or at the teller window	\$2.50
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In writing	\$30.00/hour
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Stop payment

With complete information (date, balance and name of payee)	\$12.00
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With partial information	\$20.00
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For a series of cheques or pre-authorized payments	\$20.00
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Account overdraft

The first day	\$5.00
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Subsequent day if increased	\$5.00
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Cashing traveller's cheques

Member	Free
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Non-member	\$2.50 per transaction
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Closing an account

Less than 90 days after opening	\$15.00
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More than 90 days after opening	Free
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Inactive folio after a written notice

After one year	\$10.00
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After two years	\$20.00
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After three years	\$40.00
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Cheque or other document search

Less than 90 days	\$5.00 each
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More than 90 days	\$30.00/hour min. \$15.00
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Weekly paper account statement	0,60 \$
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Monthly online account statement (on AccèsD Internet)	Free
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ADDITIONAL SERVICES (continued)

Account statement with cheque images

Paper account statement

Weekly with paper cheque images	\$2.60
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Weekly with online cheque images	\$1.10
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Monthly with paper or online cheque images	\$2.00
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Online account statement (on AccèsD Internet)

Monthly with paper or online cheque images	\$2.00
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Reimbursement and photocopy of money order or draft (all currencies)	Between \$10.00 and \$50.00
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Canadian draft or money order	\$6.50
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Administrative tasks

Requested by a member, a third party or as a result of a member's omission	\$30.00/hour min. \$15.00
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Transfer

Registration of a pre-arranged transfer	Free ¹¹
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On request	\$5.00
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FOREIGN CURRENCY TRANSACTIONS

Purchase and sale of American currency

Member	Free
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Non-member	\$2.25
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Purchase and sale of currencies other than American	\$5.00
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Issuance of an American dollar cheque on a Canadian dollar account	\$15.00
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Cashing or deposit of cheques, money orders or drafts in a Canadian dollar account

American currency	\$2.50 per deposit or cashing
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Other foreign currency	\$12.00 per deposit or cashing ¹³
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American dollar money order	\$6.50
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Draft in American dollars or other currency	\$7.00
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Transfer

Within Canada	Between \$5.00 and \$40.00
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Outside Canada	Between \$5.00 and \$70.00
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CHOOSE YOUR METHOD OF ACCESS

Desjardins Access Card: Your Key to Fast, Full-Time Account Access

Use this card to perform your Automated Teller Machine transactions, or to access our AccèsD service (Telephone or Internet). You can also use it for direct payment at most retailers. It's also your personal identification card in all Desjardins caisses.

The PIN: Your Electronic Signature

A Personal Identification Number (PIN) is, in a sense, your electronic signature. Your Desjardins Access Card must be linked to a PIN to allow you to access your accounts and make transactions. Therefore, if your card is stolen, no one can use it to make transactions without entering the PIN that you have assigned to the card.

Select a PIN using information that is known only to you. If you use your address, telephone number, date of birth, etc., it could be more easily discovered. Change your PIN right away if you think someone knows it.

Here are a few pointers concerning your PIN:

- Do not lend your card to anyone.
- Never give your PIN to anyone, not even to a caisse employee, a police officer, friend or family member.
- Always keep your card within view during transactions.
- Memorize your PIN. Do not write it down anywhere, especially not on your card.
- Be discreet: hide the keypad with your body or hand when you enter your PIN.
- Be more cautious when you enter your PIN on a keypad that you cannot hold in your hands.
- Do not enter your PIN a second time without first making sure that the previous transaction was cancelled.
- At the end of the transaction, recover your card and get a transaction receipt.

Desjardins Automated Teller Machines: More than 2,900 ATMs at Your Service

Use our ATMs to perform your transactions 24 hours a day¹⁴, 7 days a week. You can access all your caisse accounts with any of your Desjardins Access Cards.

The Desjardins Access Card also enables you to make withdrawals with the Interac network across Canada and the Plus network in more than 200 countries.

AccèsD: Anywhere, Anytime, by Phone or on the Internet

You can perform most of your regular transactions from anywhere in Canada and the United States by phone, or from all over the planet by Internet. The service is available 7 days a week, 24 hours a day¹⁴. It allows you to perform a wide range of transactions in complete security, whenever you like and from wherever you are. There are no fixed monthly fees; only transaction charges apply.

Direct Payment: Less Expensive than a Cheque or a Withdrawal at the Teller

Use your Desjardins Access Card to make purchases on the spot. Direct payment makes an electronic funds transfer from your account to that of the retailer. It reduces the risk of loss or theft, since you no longer have to carry large sums of cash. In addition to making your purchase, you can also withdraw cash at most retailers across Canada on the Interac network.

Direct Payment in the United States

Your Desjardins Access Card also allows you to pay your purchases with cash in the United States at retailers where the NYCE¹⁵ logo is displayed. This service is available in nearly two million businesses. You can withdraw funds at the same time at certain retailers'.

Direct Withdrawal: Avoiding Unnecessary Paperwork and Inconvenient Trips

Make automated payments of your regular bills: telephone, electricity, cable, insurance, etc. There's no more need for stamps or cheques, no need to go out, no more waiting in line for the teller, and no more late fees. Your bills will be paid on time.

All you have to do is communicate with the companies whose bills you want to pay by direct withdrawal, and complete an authorization form. The amounts will be automatically deducted from your account on the date and under the conditions you have selected (fixed amount or entire balance).

Direct Deposit: Practical and Confidential

You may have any of the following deposited directly in your account: your salary, your tax credits, and other government or private income including tax refunds, family allowance, old age security benefits, annuities, etc.

All you have to do is talk to your employer or the organization paying you income, and complete a subscription form. The amounts due to you will be automatically deposited into your account on the agreed date. Direct deposit eliminates the risks of cheque loss or theft, plus it's easy and confidential.

Pre-Arranged Transfer: Reliable and Economical

This service allows you to periodically transfer funds between accounts in the same or different folios held at the same or different caisses. The amounts are deducted automatically from your account, on the date and with the frequency of your choice. A pre-arranged transfer is a great way to make systematic savings, manage your finances, and avoid unnecessary trips.

Teller Window: Full Service

You may perform all your regular transactions in your accounts in person at your own caisse. And through our convenient inter-Caisses service, you can access your accounts from another caisse, where you can perform most of your transactions.

ADVICE AND TIPS ON REDUCING YOUR SERVICE CHARGES EVEN FURTHER

Select One of Our Packages

To stabilize your service charges, just select any of our fixed-rate monthly fee packages. We offer seven different plans: the Economy or the Economy Plus Plans for those who perform few transactions; the Mid-level or the Autonomous Plans for those who make automated transactions; the Autonomous Plus Plan for those who want greater flexibility, and the Premier or Premier Plus Plans for those who make a lot of transactions and are financially active.

Your plan could also be free if you maintain the minimum monthly balance in your account for the plan you have chosen. It could also let you save on your account maintenance charges.

Group Your Accounts

Instead of having several savings accounts, put them together in a single account in order to maintain a higher periodic balance. It will be easier to manage your savings. If you have chosen one of our plans and you maintain the minimum monthly balance for that plan you can eliminate your service charges.

Use Desjardins Automated Teller Machines

By performing your regular transactions at Desjardins automated teller machines (ATMs), you can save up to 35% of the fees charged for teller service.

Additional fees are charged to you for a withdrawal performed at the ATM of another financial institution, so use Desjardins ATMs as much as possible. It's easy, they're everywhere!

Moreover, if you have a Global Positioning System (GPS) device, you can find the ATM nearest you more easily by downloading the coordinates of ATMs on your GPS. All you have to do is visit www.desjardins.com.

Automate the Payment of Your Bills

Choose direct withdrawal to pay your electricity, telephone, gas, cable, insurance and other bills. Your payment will be deducted automatically from your account, and your bills will be paid on time. You save up to 71% of the fees charged for teller service for bill payment.

Open a bill payment file at your caisse or at 1-800-CAISSES. It allows you to pay your bills at the ATM more easily and more quickly. In addition, you save up to 71% of the fees charged for bill payment with envelope.

Or, pay your bills in total security using AccèsD (Telephone or Internet), without having to go anywhere. This service also allows you to make postdated payments.

Sign Up for AccèsD

Perform your transactions in complete security using AccèsD (Telephone or Internet) and avoid the fees normally charged for transfers and bill payments with a teller or by cheque.

With AccèsD, you can also perform postdated transactions, person-to-person transfers, consult your account balances including VISA Desjardins, repay your line of credit, and obtain your online account statement or a recorded statement of recent transactions. And above all, AccèsD saves you time by saving you trips to the caisse.

What's more, thanks to the online statement, you could save on your account maintenance charges. To sign up, here are the numbers to call: Montréal area, 514-JACCÈSD (514-522-2373); elsewhere in Québec, Canada, or the United States, 1-800-CAISSES (1-800-224-7737).

Take Advantage of Direct Payment

Service charges for direct payment are up to 35% less than those for payment by cheque or for withdrawal at the teller! And that's not all; many retailers offer you the opportunity to perform a withdrawal at the same time as your purchase. A double advantage!

Choose Direct Deposit

Your salary, old age security pension, family allowance, social services benefits, and any annuities can easily be deposited directly into your account, without your having to go anywhere. The amounts are available to you on the date agreed or the first banking day after if the transfer was made on a weekend.

Opt for Pre-Arranged Transfers

This allows you to transfer amounts between accounts in the same or different folios held at the same or at different caisses. So you don't have to issue a series of cheques or even go anywhere.

Sign Up for the Overdraft Transfer Service

To avoid overdraft fees and the inconvenience of temporarily insufficient funds in your chequing account, link your chequing account to your Desjardins VISA card. It's free to sign up and there are no monthly or transaction fees. In the event of an overdraft, the amount of the cash advance used to cover your overdraft is added to the balance of your VISA Desjardins card. You can pay it back any time at an ATM, by AccèsD Telephone or Internet, or at your caisse.

Choose to Use the VISA Desjardins Card in Preference to Any Other Credit Card

By paying with your VISA Desjardins card, you avoid payment by cheque and its associated costs. If you have a VISA Desjardins card with the BONUSDOLLARS option, you benefit from the Desjardins BONUSDOLLARS rewards program, which allows you to accumulate BONUSDOLLARS that you can use to reduce or eliminate your service charges on some accounts, for example.

Visit our Web site at
www.desjardins.com/plans

and try the *Account and Plan Selector* to find out how to save on service charges. Among other things, it's an easy, user-friendly way to choose the plan that suits you best.

A FEW DETAILS ON ACCOUNT OPERATIONS

Holding Funds and Authorized Transit

Holding funds is a routine precaution taken by all financial institutions in anticipation of returned cheques. At Desjardins, funds are generally held for 5 to 7 business days if you deposit a cheque at the counter or ATM and if you make an inter-institution transfer through AccèsD Internet.

This procedure applies to any type of cheque, personal or otherwise, as well as for cash deposited at an ATM for verification purposes.

Authorized transit is an amount determined by the caisse that enables you to cash cheques without having a hold placed on the funds. This amount is set when the account is opened¹⁶.

Processing items in American currency¹⁷

Items in US\$ drawn on	Holding time
American financial institutions	Approximately 28 days
Canadian financial institutions outside Québec	Approximately 14 days
Canadian financial institutions in Québec	Approximately 7 days

Daily Limit

INTER-CAISSES TRANSACTIONS

Certain inter-Caisses transactions (i.e. in a caisse other than the one where you opened your account) are subject to a limit. The inter-Caisses limit represents the maximum number of withdrawals that may be made at a caisse counter in inter-Caisses mode in one day.

The limit for inter-Caisses counter withdrawals (including deposits with withdrawals and manual transfers) allocated by default to all individual folios is usually \$1,000 per day. Note, however, that your caisse can change this amount. It can be anywhere between \$0 and \$2,500¹⁸.

ATM TRANSACTIONS

Withdrawal

The ATM limit is the maximum amount that can be withdrawn from ATMs in any one day.

The ATM withdrawal limit allocated by default to your folio is usually Can\$1,000 per day. Note, however, that your caisse can change this amount. It can be anywhere between \$0 and \$2,500¹⁸.

Type of ATM	Daily maximum	Maximum per transaction
Desjardins ATM	Limit allocated to your folio (between \$0 and \$2,500)	\$500
Interac network (ATMs other than Desjardins, in Canada)	\$300 if the AMT withdrawal limit allocated to your folio is \$1,000 or less If the limit allocated to your folio is more than \$1,000, then that limit applies as the daily maximum	\$500 or the limit of the ATM used, whichever is lower
Plus network (ATMs outside Canada)	Can\$500 if the AMT withdrawal limit allocated to your folio is Can\$1,000 or less If the limit allocated to your folio is more than Can\$1,000, then that limit applies as the daily maximum	Can\$500 or the limit of the ATM used, whichever is lower

Bill Payments and Transfers

Type of transaction at ATMs	Daily limit
Transfer between your folios	No limit on the amount transferred or number of transfers
Person-to-person transfers	If the source account is a folio, the daily limit is the inter-Caisses transaction limit If the source account is a Desjardins VISA card, the daily limit is \$1,000 per 24-hour period
Bill payment	No limit on the amount paid or number of payment transactions

DIRECT PAYMENT TRANSACTIONS

The direct payment limit is the maximum amount of purchases or purchases with withdrawals that can be made using direct payment in any one day.

Holders of debit cards issued by the Desjardins network can make transactions up to the direct payment limit allocated to their folio, which is usually Can\$1,000 per day. Note, however, that your caisse can change this amount. It can be anywhere between \$0 and the folio's available balance¹⁸.

There is no limit on the number of transactions that can be made.

Desjardins Access Cards can be used to make purchases from merchants in the United States (although, unlike in Canada, Regular Savings Accounts cannot be used for direct payment). This service is offered by nearly two million U.S. merchants displaying the NYCE logo.

Receipts from debit transactions made in the United States show the amount in American dollars, but the sum debited to the account is the equivalent in Canadian dollars at the time of the transaction.

ACCÈS D TRANSACTIONS

Type of Accès D transaction	Daily limit
Transfer within your folios	No limit on the amount transferred or number of transfers
Person-to-person transfer	If the source account is a folio, the daily limit is the inter-Caisses transaction limit If the source account is a Desjardins VISA card, the daily limit is \$1,000 per 24-hour period
Bill payment	No limit on the amount paid or number of payments
Inter-institution transfer	No limit on the amount transferred or number of transfers

Cashing Government Cheques

In Québec and in Ontario, there is no charge for the complete or partial cashing of a cheque or payment order issued by the federal government.

In Québec only, there is no charge for the complete or partial cashing of a cheque or payment order issued by the Québec government or a Québec municipality.

Transaction Processing Days

Account transactions are not necessarily dated the day they are carried out.

Desjardins ATMs

For transactions carried out :	Transactions will be dated :
Monday to Thursday before 9:30 p.m.	The same day
Monday to Thursday after 9:30 p.m.	The following day
Friday to Saturday before 6:30 p.m.	Friday
Saturday after 6:30 p.m. to Sunday inclusively	Monday

For example, a transaction made at a Desjardins ATM on Monday at 10:45 p.m. will be dated Tuesday.

No matter the day of the month, the system processes transactions in the same way. This means that a transaction made on a Saturday (before 6:30 p.m.) on the 1st day of the month is processed in your account as if it had been made on the last day of the previous month (i.e. the Friday).

Desjardins Point-of-Sale (PoS) Terminal

Any direct payment transaction made at a Desjardins PoS terminal will be dated the day the transaction was made; the day changes at 12:00 midnight every day.

PERSONAL INFORMATION

Protection of Personal Information

The goal of privacy legislation is to establish specific rules for the management of personal information that is collected, held, used or shared with third parties for the purposes of running a business.

Desjardins abides by numerous rules in order to protect your personal information.

- We do not divulge any information concerning you without your consent.
- No Desjardins employee is authorized to ask you for your password or personal identification number (PIN).
- No Desjardins employee can ask you for personal information over the telephone, such as your debit card number, your birthday or your social insurance number, except as part of the usual identification process **when you contact us**.
- Desjardins Group complies with the “National Do Not Call List (DNCL)” regulations.

Data Sharing Between Desjardins Group Components

The introduction of data sharing between the components of Desjardins Group led to the establishment of Desjardins Consent. The Consent authorizes the components to share among them the personal information provided by a member doing business with them, as long as the acceptance of Consent given by the member is not revoked.

The main advantages of data sharing are:

- The Desjardins experts you deal with will have a more comprehensive view of your financial situation—initially in the caisse network and then gradually in other Desjardins components.
- You will receive a more personalized service offer that is better adapted to your profile, needs and expectations.
- You no longer need to repeat your basic information when conducting a transaction with one of the Desjardins components.
- The caisse will have quick and easy access to all your financial information.

GUARANTEEING YOUR DEPOSITS

All Canadian dollar deposits you make at your caisse are insured for up to \$100,000 per person, in accordance with the rules and regulations of the Autorité des marchés financiers in Québec and the Deposit Insurance Corporation in Ontario.

In theory, this guarantee applies up to \$100,000 per person, per institution. However, some deposits are guaranteed separately up to \$100,000 while others **are not insured**. Ask at your caisse for more information on this subject.

Québec members benefit from additional coverage exclusive to Desjardins before needing to resort to the coverage offered by the Autorité des marchés financiers. This is because each Desjardins caisse contributes to the Fonds de sécurité Desjardins (Desjardins Security Fund), the role of which is to ensure the solvability of each caisse. This organization acts as a collective reserve for the caisses as a whole, protecting them—and their members—against various types of risk associated with their activities.

YOUR SATISFACTION IS OUR PRIORITY

Each of our employees is committed to offering you a quality of service that meets your highest expectations. By letting us know of any comments, suggestions or any dissatisfaction you may have, you help us to better discern your real needs and respond rapidly.

Should you experience any dissatisfaction with regard to service, please do not hesitate to inform a caisse employee without delay, or ask to meet with a member of the caisse management.

If you remain dissatisfied, you can ask to meet with the general manager of your caisse, who will assess the situation with you.

If the problem persists, you can write a confidential letter to the Chair of the caisse's Board of Directors at the caisse address.

If you followed all the above steps and still did not obtain satisfaction from the caisse, you can contact an advisor from Member Services at the Fédération des caisses Desjardins du Québec.

Telephone:

Québec area: 418-835-8444, ext. 2418

Toll-free: 1-888-556-7212

As a last resort, you can contact the Desjardins Group Ombudsman.

Telephone:

Montréal area: 514-281-7793

Toll-free: 1-866-866-7000, ext. 7793

TRANSACTION CODE DEFINITIONS

This list will help you find the definitions of the three-character code displayed on your ATM receipts, online or paper statements of account and passbooks.

Codes that carry the (*) symbol can also represent the same transaction carried out in an inter-Caisses mode (between different caisses). In this case, the code appearing in the passbook, ATM receipt or statement of account is preceded by the letter "I".

Note: Transactions with "Caisse" as the access method may either be automated or have been made manually at the caisse.

Code	Description	Access method
ACB	AccèsD bill payment	AccèsD Telephone
ACP	AccèsD line of credit payment	AccèsD Telephone
ACT	AccèsD transfer	AccèsD Telephone
ADM	Service charges	Caisse
ATB [†]	ATM bill payment	ATM
ATC [†]	ATM withdrawal correction	ATM
ATD [†]	ATM deposit	ATM
ATI	Payment of a bill registered in your file or person-to-person transfer into a VISA account	ATM
ATL	Display 10 most recent transactions	ATM
ATP [†]	Line of credit payment	ATM
ATQ [†]	ATM withdrawal	ATM
ATT [†]	Transfer between accounts or between individuals at a Desjardins ATM / Money transfer between individuals from VISA cash advance	ATM
ATU	ATM passbook updating	ATM
ATW [†]	ATM withdrawal	ATM
AV	Loan disbursement	Caisse
BNU	Desjardins BONUSDOLLARS rebate	Caisse
CAM	Account maintenance charges	Caisse
CAN	Purchase correction or refund correction cancellation	Desjardins direct payment
CC	Certified cheque	Caisse
CCB [†]	Bill payment at the counter (with fee)	Caisse
CCQ	Cheque	Caisse
CCR	Deposit through clearing	Caisse

Code	Description	Access method
CGR	Merchandise return credit	Desjardins direct payment
CHG	Canadian exchange on rate on foreign ATM transaction	ATM
CHI	Life insurance premium on PCA	Caisse
CHQ	Cheque	Caisse
CIL	Capitalized interest	Caisse
CLS	Closing of account	Caisse
CLX	Irregular loan or line of credit closure	Caisse
CNL	NSF loan charges	Caisse
CNS	NSF charge	Caisse
COP	File opening charge	Caisse
CR	Miscellaneous	Caisse
CRC ⁺	Correction	Caisse
CRL	Loan of line of credit renewal charges	Caisse
CRN	Returned item charge	Caisse
CSC	Complementary service charge	Caisse
DAB	Bill payment made through an AccèsD service advisor	AccèsD Telephone
DCH	Member dividend on administrative charges	Caisse
DEP ⁺	Passbook deposit with passbook	Caisse
DET	Deposit—transfer from other institution	Caisse
DIC	Direct deposit correction	Caisse
DIR	Direct deposit	Caisse
DIV	Member dividends on social capital	Caisse
DR	Miscellaneous	Caisse
DRC ⁺	Correction	Caisse
DTV	Deposit – Overdraft transfer from VISA	Caisse
DW	Direct withdrawal	Caisse
DWC	Direct withdrawal correction	Caisse
DWT	Pre-authorized withdrawal—transfer (e.g. investment)	Caisse
FIX	Fixed service charges	Caisse
FWD	Deposit carried forward	Caisse
HS	Payroll deduction	Caisse
HSA	Payroll deduction	Caisse
HSC	Payroll deduction correction	Caisse
INC	Interest correction	Caisse
INT	Interest on Personal Chequing Account	Caisse
IPS	Interest on permanent shares	Caisse
LCD	Deposit from line of credit	Caisse
MEQ	Deposit – ministère de l'Éducation du Québec	Caisse
NBD ⁺	Deposit at the counter	Caisse
NBW ⁺	Withdrawal at the counter	Caisse

Code	Description	Access method
NCB ⁺	Bill payment at the counter (no fee)	Caisse
ODC	Overdraft interest charges	Caisse
OLD	Direct deposit	Caisse
OPN	Opening of account	Caisse
PAP	Pre-authorized purchase	Desjardins direct payment
PAW	Direct withdrawal (pre-authorized payment)	Caisse
PMT	Payment at the counter	Caisse
PUR	Purchase	Desjardins direct payment
PWL	Purchase with withdrawal	Desjardins direct payment
RAE	Student advance repayment	Caisse
REB	Member dividends	Caisse
REC ⁺	Principal payment on line of credit (counter, ATM or AccèsD)	Caisse
RIC ⁺	Principal and interest payment on line of credit (counter, ATM or AccèsD)	Caisse
RRC	Principal and interest payment in arrears	Caisse
RSI	Life insurance premium on Regular Savings Account	Caisse
RTN	Returned cheque	Caisse
SAD	Shared ATM deposit	ATM
SAL ⁺	Salary	Caisse
SAT	Shared ATM transfer	ATM
SCD	ATM withdrawal	ATM
SCH	Special cheque from line of credit	Caisse
SCI	Life insurance premium on social capital	Caisse
SEM	Multiproject Option service charges	Caisse
SER	User fees	Caisse
SHI	Interest on SHR	Caisse
SL	Direct deposit	Caisse
SLC	Direct deposit correction	Caisse
SSI	Interest on surplus shares	Caisse
SVI	Interest on Regular Savings Account	Caisse
TAL	Automatic loan or line of credit payment	Caisse
TAM	Transfer of matured term savings account	Caisse
TAP	Periodic transfer to or from term savings account	Caisse
TDA	Transfer through an AccèsD service advisor	AccèsD Telephone
TDI	Interest on term savings account	Caisse
TF	Transfer between folios (no fee)	Caisse
TFC ⁺	Inter-Caissees or inter-institution automatic transfer (with fee)	Caisse

Code	Description	Access method
TFF	Transfer between folios (with fee)	Caisse
TFI [†]	Inter-Caisses or inter-institution automatic transfer (no fee)	Caisse
TMO [‡]	Manual transfer	Caisse
TR	Automatic transfer	Caisse
TSI	Life insurance premium on term savings account	Caisse
TTP [‡]	RRSP transfer	Caisse
TTR [‡]	Manual transfer	Caisse
UPD	Passbook updating	Caisse
UPI	Unpaid overdue interest	Caisse
WBT	Transfer to Desjardins folio from other institution	AccèsD Internet
WD [‡]	Withdrawal	Caisse
WDT	Money transfer to VISA card	AccèsD Internet
WIT	AccèsD Internet transfer from or to tiered savings account	AccèsD Internet
WMT	Money transfer to folio or Money transfer from folio	AccèsD Internet
WVD	Money transfer from VISA card	AccèsD Internet
WWB	Bill payment	AccèsD Internet
WWP	Line of credit payment	AccèsD Internet
WWT	VISA transfer or cash advance	AccèsD Internet

NOTES

- Note 1:** Legislation in Ontario, Prince Edward Island and Manitoba prohibits the use of health insurance cards for identification purposes. In Québec, financial institutions can not require a health insurance card as proof of identity, but the card can be accepted if presented as such.
- Note 2:** Municipal, provincial and federal pre-authorized transactions must often be transferred with the use of a form or specific government process. The Desjardins "Quick Transfer" advisor has the information to explain to you which governmental payments may be transferred using the Desjardins "Quick Transfer" service and in which cases you should contact the governmental service directly in order to transfer the payments.
- Note 3:** For the American Currency Build-Up Savings Account, a fixed monthly fee of \$1.00 applies in addition to the transaction charges when the minimum monthly balance is less than or equal to \$500.
- Note 4:** TM: Registered trademark of American Express Company.
- Note 5:** Withdrawals made at ATMs other than Desjardins affiliated with the Interac and Plus networks, fees of \$1.50 and \$3.00 will apply respectively. For individual members of Desjardins caisses populaires affiliated with the Fédération des caisses populaires de l'Ontario Inc., access fees to the Interac network for a maximum of three withdrawals per month made from another financial institution's ATM (\$1.50 per transaction) are waived for the following fixed-rate monthly plans: Mid-level, Autonomous, Autonomous Plus, Premier and Premier Plus. However, certain ATM operators charge additional fees for the use of their machines. They must advise the user via a message on the screen before processing the transaction. The user then has the option of cancelling the transaction. These fees are added to the amount of the withdrawal and paid directly to the ATM operator.
- Note 6:** Payment of bills not registered in your file is not included in the Economy, Mid-level and Autonomous Plans. To open a "Bill Payment File" and register the organizations to which you want to pay bills, log onto AccèsD by Internet, call one of the following numbers: 514-JACCÈSD (514-522-2373) from Montréal, or 1-800-CAISSES (1-800-224-7737) from elsewhere in Québec and Canada or from the United States.
- Note 7:** VISA Int. / Fédération des caisses Desjardins du Québec, authorized user.
- Note 8:** Service charges may vary from caisse to caisse depending on the policy in effect in each Desjardins caisse.
- Note 9:** Cheques and direct withdrawals cannot be carried out in the Regular Savings Account.
- Note 10:** TM: Registered trademark of Interac Inc. Used under licence.
- Note 11:** A \$5.00 service charge applies to changes to billed automated transfers, performed at the counter.
- Note 12:** These charges are subject to GST and QST (Québec) or to RST (Ontario).
- Note 13:** Fees of \$12.00 apply for each deposit or cashing of more than one item (cheque, money order or draft) if these items are of the same foreign currency and country.
- Note 14:** Except Sunday from 2:00 a.m. to 6:00 a.m., Eastern Standard Time.
- Note 15:** TM: Registered trademark of NYCE Corporation. Used under licence.
- Note 16:** The caisse will analyze your situation and grant you an authorized transfer amount and ATM block that meets your needs.
- Note 17:** The amount is held at the value of the item converted in Canadian dollars if the folio is in Canadian dollars.
- Note 18:** The limits applicable to ATMs, direct payments and inter-Caisses are independent from one another. These three limits can be subject to review by your caisse, to be increased or decreased, according to your activities or your needs.



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Desjardins

Money working for people