

## SECURITY IS OUR PRIORITY

Whether you're in a store, at home, on the phone or online, Desjardins Online Solutions help you manage your finances in complete **security**, thanks to our advanced fraud protection measures.

If your Desjardins Access Card has been lost or stolen, or for help at the ATM, please call 1-800-361-5121.

Be sure to never give out your personal identification number (PIN), and make sure your personal information stays confidential.

For more details, visit [www.desjardins.com/security](http://www.desjardins.com/security).

## TWO ESSENTIALS ITEMS




### YOUR DESJARDINS ACCESS CARD

To fully benefit from access and payment methods, get the ultimate tool: the **Desjardins Access Card**.

#### Features:

- Use your card in-store to pay for your purchases in cash via direct payment (the purchase amount is automatically deducted from your account).
- It's essential for any-time access to Desjardins' extensive network of ATMs and AccèsD (Telephone and Internet).
- Use your card worldwide<sup>4</sup> to make withdrawals, pay for your purchases and track your finances.

For more details, visit [www.desjardins.com/accesscard](http://www.desjardins.com/accesscard)

<sup>4</sup> Look for the following logos:   

<sup>TM</sup> Registered trademark of Interac inc. Used under licence.  
<sup>\*</sup> Visa Int./Fédération des caisses Desjardins du Québec, authorized user.  
<sup>MD</sup> Registered trademark of NYCE Corporation. Used under licence.

## YOUR BILL FILE

Your **Bill File** allows you to pay your bills through AccèsD (Telephone or Internet) or at the ATM directly, without using an envelope.

#### Features:

- No more envelopes! You no longer need to add the detachable stub when making your payment.
- Save up to 60% on fees applicable to bill payments using envelopes at the counter or ATM.
- You can register up to 99 different organizations in your bill file!

To view the list of the 3,100 eligible organizations, go to [www.desjardins.com/organizations](http://www.desjardins.com/organizations) or drop by your caisse.

Create your own **Bill File**. Simply log in to AccèsD and register your bills with the help of the menu at left.

- Bill Payments
- Manage your bill file

You can also activate your bill file by calling 1-800-CAISSES (1-800-224-7737).

## THE ULTIMATE IN PRACTICALITY: IN-STORE CASH WITHDRAWALS

When you're at a grocery store or another retailer that allows you to withdraw cash from your account while making a direct payment transaction, take advantage of it – it will save you a trip to the ATM. **You'll also be saving on ATM withdrawal fees!**

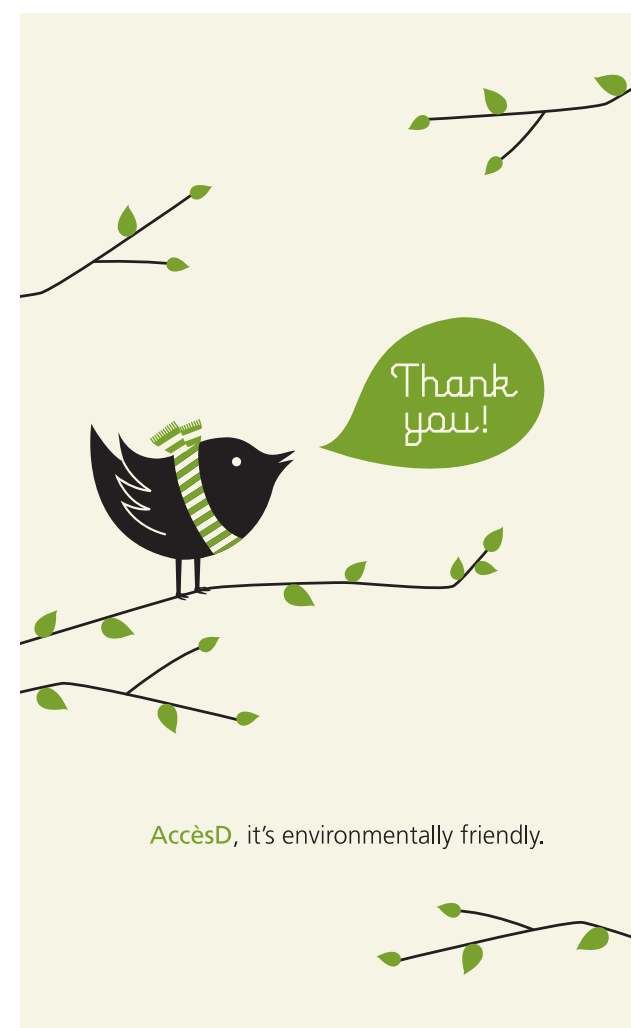
ENDLESS POSSIBILITIES	AccèsD Internet	AccèsD by telephone	ATM
<b>REGULAR TRANSACTIONS AND MANAGING YOUR FINANCES</b>			
Account balances	■	■	■
Transaction statements	■	■	■
Regular bill payments (telephone, cable, heating, etc.)	■	■	■
Occasional bill payments (driver's licence, taxes, instalment payments, etc.)	■		
Preauthorized and recurring bill payments	■	■	
Adding or deleting bills from bill file	■	▲	
Receiving bills by Internet (epost™)	■		
Account Transfers	■	■	■
Money transfers	■		■
Inter-institution transfers	■		
Line of Credit payments	■		■
Withdrawals			■
Deposits or credit card cash advances	■		
VISA Desjardins account statements and monthly caisse account statements	■		
Account balances: line of credit and VISA Desjardins card	■	■	■
Reactivate AccèsD password	■	▲	
Activate Money transfer feature		▲	
Change PIN (Desjardins Access Card and VISA Desjardins card)			■
Financial summary (financial assets and liabilities; overview of savings, investment, financing and VISA Desjardins credit card products)	■		
Details of life insurance held at Desjardins (personal and general insurance)	■		
<b>ONLINE APPLICATIONS FOR PRODUCTS AND SERVICES</b>			
RRSP contribution/Purchase term savings product	■	▲	
VISA card application	■	▲	
Financing application (Accord D, personal loan, RRSP loan, mortgage and line of credit)	■	▲	
Savings products	■	▲	
Request insurance quote (car and home)	■		
New DISNAT account	■		
Cheque orders	■		
■ No need for a service advisor ▲ With a service advisor			

<sup>†</sup> Payment of driver's licence and registration fees is available only in Québec.

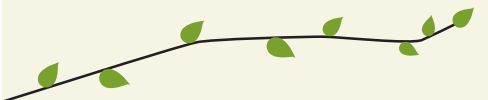
# ACCÈSD AND OTHER ACCESS METHODS



Money working for people



AccèsD, it's environmentally friendly.




Concerned about the environment? You can reduce the amount of paper you use and make fewer trips to the caisse while managing your finances faster and more efficiently by using our AccèsD service!

Easy to use, secure and eco-friendly, AccèsD lets you carry out your financial transactions anywhere and any time, without needing to go to your caisse and without wasting any paper. AccèsD not only gives you an overview of your finances, you can even use the service to purchase certain Desjardins products and services.

Other access methods made available to you by Desjardins will also help you save valuable time while reducing your paper consumption.

AccèsD and our other access methods are great for the environment – and for you too!



## TREAT YOURSELF TO FREEDOM!

FOR GREATER FREEDOM, USE ACCÈSD  
Secure and easy to use, the **AccèsD** service helps you manage your personal finances. Sign up for free!

Carry out all of your financial transactions while keeping an eye on your assets, 24 hours a day<sup>1</sup> from anywhere around the world. It's an excellent way for you to save time and money, spend less energy running errands and benefit from lower transaction fees.

### ACCÈSD INTERNET

The widest array of online transactions available<sup>2</sup> with the added bonus of knowing you are doing your part for the environment!

Here's an overview of the transactions you can carry out online through **AccèsD Internet**, from the comfort of your home or office:

- Check your account balance.
- Access your account statement at the end of the month.
- Pay bills.
- Enter transactions in advance (very practical – that way nothing gets forgotten).
- Transfer funds between people and accounts.
- Receive electronic bills from several different suppliers (go to [www.desjardins.com/epost](http://www.desjardins.com/epost)).
- Complete online applications for a term savings product or an Accord D loan.
- View your finances at a glance (your assets and liabilities are grouped directly in AccèsD).

These transactions enable you to help the environment by using less paper and envelopes and reducing travel for errands.

For more information on AccèsD functions, go to [www.desjardins.com/availablefunctions](http://www.desjardins.com/availablefunctions).



### ACCÈSD TELEPHONE

Your caisse is on the line. By calling 1-800-CAISSES (1-800-224-7737) you can carry out almost all your financial transactions from anywhere in Canada or the United States.<sup>3</sup> Transfers, payments or RRSP contributions – it's all possible with **AccèsD Telephone**. Our service advisors are also available to help when needed.

### ATMs

At Desjardins, you'll benefit from a wide network of **ATMs** for direct access to your accounts without having to go to a caisse. You can also carry out a wide range of transactions using your Desjardins Access Card. For further information go to [www.desjardins.com/atm](http://www.desjardins.com/atm).



### EXCLUSIVE TO ACCÈSD INTERNET:

Pay bills you receive less regularly (municipal taxes, school taxes, driver's licence and registration, etc.)<sup>†</sup>. Try it! You'll never go back!

## DIRECT DEPOSITS AND WITHDRAWALS: SAY GOODBYE TO CHEQUES!

**Direct Deposit:** A simple way to make sure your paycheques, GST and PST credits and other income from government or private sources (tax refund, family allowance, Old Age Security, pension) are available to you on the expected date while preventing funds from being frozen.

Benefits:

- Eliminates the risk of loss or theft.
- Your money is available on the expected date, or on the first business day following that date if the payment is made on a weekend.
- No more running unnecessary errands and waiting in line.
- Helps you manage your personal budget.
- Confidential and free!

[www.desjardins.com/directdepositapplicationform](http://www.desjardins.com/directdepositapplicationform)

**Desjardins Direct Withdrawal:** The practical way to pay your bills.

The benefits:

- Helps you pay your bills on time, thereby preventing late payments and penalties.
- Offers a simple and confidential bill payment method.
- Eliminates the need to write cheques.
- No more postage expenses.
- No more running around and waiting in line to pay your bills.
- Helps you manage your personal budget.

[www.desjardins.com/directwithdrawalapplicationform](http://www.desjardins.com/directwithdrawalapplicationform)

To learn more about **AccèsD** and our other access methods, contact a caisse advisor, dial 1-800-CAISSES or go to [www.desjardins.com](http://www.desjardins.com).



AccèsD Client Contact Centres are certified COPC-2000 (Customer Operations Performance Center Inc.). Desjardins is the only financial institution in North America to be awarded this prestigious international recognition, which testifies to the quality of Desjardins' customer service across the board and in any situation.



Winner of the 2007 *Grand Prix de la Qualité* award: This prize – the highest distinction for quality granted in Quebec – was awarded to Desjardins AccèsD Services, the division in charge of the Desjardins Web site, its AccèsD transactional services and its ATM network, by the *Ministère du Développement économique, de l'Innovation et de l'Exportation* and the *Mouvement québécois de la qualité*.

This brochure is also available at [www.desjardins.com/accesdbrochure](http://www.desjardins.com/accesdbrochure).



Committed to sustainable development, Desjardins Group favours the use of paper that is manufactured in Canada in accordance with recognized environmental standards.



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<sup>1</sup> Except Sundays, from 2:00 a.m. to 6:00 a.m. ET.

<sup>2</sup> See the Endless Possibilities table.

<sup>3</sup> If you are outside these countries, dial 514-5ACCESD.