

ENDLESS POSSIBILITIES	AccèsD Internet	Mobile services	AccèsD Telephone	ATMs
<b>REGULAR TRANSACTIONS</b>				
Add beneficiaries to money transfers between individuals	■	■		
Add or delete bills from your bill file	■		▲	
Make VISA Desjardins card deposits or cash advances	■	■		
View most recent transactions	■ <sup>1</sup>	■ <sup>1</sup>	■ <sup>2</sup>	■ <sup>3</sup>
Pay regular and occasional bills (telephone, cable, heating, driver's licence, income tax, other taxes, instalment payments) <sup>4</sup>	■	■	■	■
Receive bills online (epost™)	■			
View monthly caisse, VISA Desjardins and Desjardins Funds account statements <sup>5</sup>	■			
Make line of credit and VISA Desjardins card account payments and check balances	■	■	■	■
Withdraw funds				■
Check account balances	■	■	■	■
Make account transfers	■	■	■	■
Make money transfers (between individuals)	■	■		■
Make inter-institution or inter-currency transfers	■	■		
Make international money transfers	■			
<b>MANAGING YOUR FINANCES</b>				
Change your PIN (Desjardins Access Card and VISA Desjardins card)				■
Use the currency calculator		■		
Consult mortgage rates, exchange rates and more		■		
View details of insurance held at Desjardins (life and health insurance and property and casualty insurance)	■			
Order stop payments	■			
Register for email alerts (minimum balances, pending bill payments and epost documents received)	■			
Register for direct deposit (Revenu Québec refunds)	■			
Find caisses, business centres and ATMs		■		
View a financial summary (assets and liabilities )	■	■		
Make preauthorized and recurring bill payments	■	■	■	
Reset your AccèsD password	■		▲	
<b>REQUEST PRODUCTS AND SERVICES ONLINE</b>				
Order cheques	■			
Make RRSP contributions or purchase savings or Desjardins Funds products	■		▲	
Apply for a VISA Desjardins card	■		▲	
Apply for financing (Accord D, RRSP loan, mortgage loan or line of credit)	■		▲	
Request a home, tenant or auto insurance quote	■	■ <sup>6</sup>		
Open a new DISNAT or regular savings account <sup>7</sup>	■			
■ On your own    ▲ With the help of an advisor				

<sup>1</sup> All transactions made within the past 31 days.

<sup>2</sup> The past ten (10) transactions.

<sup>3</sup> The sixteen (16) most recent transactions in the past 31 days.

<sup>4</sup> Payment of driver's licence and registration fees is available only in Québec

<sup>5</sup> Desjardins Funds are offered by Desjardins Financial Services Firm Inc., a Desjardins Group company.

<sup>6</sup> Auto and tenant insurance only.

<sup>7</sup> Regular savings account transactions are not included in a plan and may be subject to account maintenance charges.

To learn more about AccèsD, contact an advisor at your caisse, call 1-800-CAISSES (or 514-CAISSES in the Montréal area) or go to [desjardins.com](http://desjardins.com).

AccèsD client contact centres have COPC.2000 (Customer Operations Performance Center Inc.) certification. Desjardins is the first financial institution to obtain this certification and the only one in the world to have it for seven consecutive years. This prestigious international recognition underscores the quality of customer service at Desjardins.



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Cooperating in building the future

ACCÈSD

Internet

Mobile

Telephone



Cooperating in building the future



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## SEEKING SIMPLICITY? SWITCH TO ACCÈSD.

Secure, eco-friendly, and easy-to-use AccèsD allows you to make financial transactions anywhere, anytime without needing to go to your caisse or wasting any paper. AccèsD gives you an overview of your finances and can be used to purchase certain products and access certain services. The result is that you manage your finances faster and more efficiently.

With AccèsD, managing your finances has never been easier.

## FOR GREATER FREEDOM, USE ACCÈSD

Secure and easy-to-use AccèsD makes it easier to manage your personal finances. Sign up for free!

You can make 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 time running errands, and limit your transaction fees.

### ACCÈSD INTERNET

AccèsD Internet offers you 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 make online using **AccèsD Internet** from the comfort of your home or office:

- Check your account balance
- Access your online account statements
- Pay bills
- Enter transactions in advance (very practical—that way nothing gets forgotten)
- Transfer funds between people and accounts
- Receive e-bills from many different organizations (go to [desjardins.com/epost](http://desjardins.com/epost))
- Complete an online application for Accord D financing or to purchase a term savings product
- View your finances at a glance (your assets and liabilities are grouped directly in AccèsD)

Register online at  
[desjardins.com/accesd-registration](http://desjardins.com/accesd-registration)

<sup>1</sup> Except Sunday, 2 a.m. to 6 a.m. (EST).

<sup>2</sup> See the "Endless possibilities" table.

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

For more details on available AccèsD features, visit [desjardins.com/availablefeatures](http://desjardins.com/availablefeatures).

### DESJARDINS MOBILE SERVICES

AccèsD is also accessible through Desjardins mobile services. Using a mobile device, you can access a number of features, including checking your account balance, transferring money between your accounts and between people, paying your bills, requesting an auto insurance quote, and much more.

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



### ACCÈSD TELEPHONE

Your caisse is just a phone call away! Call 1-800-CAISSES (1-800-224-7737)<sup>3</sup> from anywhere in Canada or the United States. Money transfers, bill payments and RRSP contributions—it's all possible with AccèsD Telephone. Our advisors are also available to help when needed.

### ATMs

At Desjardins you benefit from a wide network of ATMs that provide direct access to your accounts anytime. You can also perform a wide range of transactions using your Desjardins Access Card. For further information, go to [desjardins.com/atm](http://desjardins.com/atm).



## THE ULTIMATE TOOL FOR ACCESSING YOUR FINANCES

### DESJARDINS ACCESS CARD

To enjoy the benefits of AccèsD and Desjardins ATMs, get your **Desjardins Access Card** today.

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

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

### SECURITY IS OUR PRIORITY

Whether you're in a store, at home, on the phone, online or using a mobile device, Desjardins helps you manage your finances securely thanks to its advanced fraud protection measures.

If your Desjardins Access Card has been lost or stolen or you need assistance at an ATM, 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, [desjardins.com/security](http://desjardins.com/security).

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



<sup>TM</sup> Registered trademark of Interac Inc. Used under licence.

\* Visa Int. / Fédération des caisses Desjardins du Québec, authorized user.

<sup>TM</sup> Trademark of NYCE Corporation. Used under licence.

<sup>3</sup> If you are in the Montréal area or outside Canada and the United States, call 514-CAISSES (514-224-7737).