

La Caisse populaire Desjardins de Notre-Dame-de-Grâce, proud partner of the PESO Program

New in 2009! The Caisse populaire Desjardins de Notre-Dame-de-Grâce recently integrated the caisses du Sud-Ouest de Montréal in order to offer budget support to its members, including mutual-aid loans (*certain conditions apply*). For the Caisse, the PESO (**P**rêt d'**E**ntraide du **S**ud-**O**uest) Program best represents the distinctive practices of your cooperative, that is providing members with access, information and education.

What are Desjardins Mutual Assistance Funds?

The level of debt of Québécois has risen alarmingly over the past few years. The direct marketing techniques favoured by some companies have flourished, adding pressure to the already precarious financial position of some consumers. This is why Desjardins Group launched Desjardins Mutual Assistance Funds.

This product, in the spirit of community solidarity and in partnership with community-based budget consulting organizations, was designed to help people in financial difficulty by offering consulting services to help them manage their budgets, and, if needed, a loan to help tie them over.

The average loan is \$500 and the reimbursement period is spread over a maximum of 24 months. Most of the loans granted through the Desjardins Mutual Assistance Funds are offered interest free.

Individual budget consulting services are offered free of charge by all [budget consulting organizations](#). However, only those organizations that are associated with the Desjardins Mutual Assistance Funds will be able to offer loans. Members must contact these organizations by telephone and meet the following conditions:

- Be a member of a participating caisse or accept to become a member (certain conditions apply)
- Accept to take part in a budget consulting session with the organization that is associated with Desjardins Mutual Assistance Funds
- Be faced with a one-time expense, due to an urgent or temporary need
- Be able to reimburse the requested loan amount

Other conditions apply. Further details are available at the ACEF du Sud-Ouest.

To contact the ACEF (Association coopérative d'économie familiale) du Sud-Ouest de Montréal

The Caisse populaire Desjardins de Notre-Dame-de-Grâce is associated with the ACEF du Sud Ouest de Montréal. We encourage you to get in touch with this organization:

ACEF du Sud-Ouest de Montréal

6734 Monk Blvd.
Montréal, Québec
H4E 3J1

(Two minutes from the Monk Metro station on the green line)

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