



CREDIT UNIONS CAISSES D'ÉCONOMIE GROUP CAISSES

In the early 1940s, labourers, union groups, professionals, office workers and cultural communities began to associate among themselves to set up credit unions, also known as the caisses d'économie or group caisses. Their goal was to provide themselves the means to promote financial autonomy among members by pooling their financial assets.

In 1979, this credit union network and its 200,000 members located throughout Québec joined Desjardins Group. Today, the caisses from that network continue to grow and are proud to bring their wealth of diversity to enrich Desjardins Group as a whole.

Here is their story. Here is the story of the women and men who built a network of unique and original caisses deeply rooted in their sectors of activity and their cultural communities.



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AN ORIGINAL CONTRIBUTION TO QUÉBEC'S DEVELOPMENT

In the 20th century, Québec society gave rise to several organizations that contributed significantly to its economic, social and cultural development.

On the social front, a number of major trade unions made their appearance. The FTQ (Fédération des travailleuses et travailleurs du Québec), the CSN (Confédération des syndicats nationaux), the CSQ (Centrale des syndicats du Québec) and the UPA (Union des producteurs agricoles) each in its sphere of activity, fought to achieve better working conditions and a higher standard of living for hundreds of thousands of men and women in Québec.

Other groups, such as the FIIQ (Fédération des infirmières et infirmiers du Québec), acted along the same lines. On the cultural front, the UDA (Union des artistes) in particular, but several other groups as well have contributed to the renown of Québec and its artists, writers and sculptors.



Economically, Québec has affirmed itself through the strength of its cooperative enterprises. Desjardins Group is the flagship of cooperation here. However, the group caisses have carved out an important place in the cooperative sector. With remarkable tenacity, they made themselves a driving force with a very different identity and specificity. Their adventure began in the mid-1940s with a small number of caisses in the French-speaking community, and a few existing credit unions on the English side. In 1962, they created their own federation. In 1979, they joined Desjardins Group. Since the beginning, they have never stopped growing better and stronger. It is this success that is presented here.



A REAL SUCCESS STORY

The paths taken by organizations established by men and women to improve the living conditions of the general population do not always follow a straight line.

The closer such organizations are to the realities of the world, the more detours they are likely to take in order to reach the final objectives. But nothing can stop the progress of a noble idea when carried by people with strong convictions. This is the basis for the history of the caisses established in the workplace, which today have become major players in the world of cooperation.

The way a society is organized plays a major role in determining how its citizens develop the economic tools they need to provide themselves with a minimum of financial autonomy.

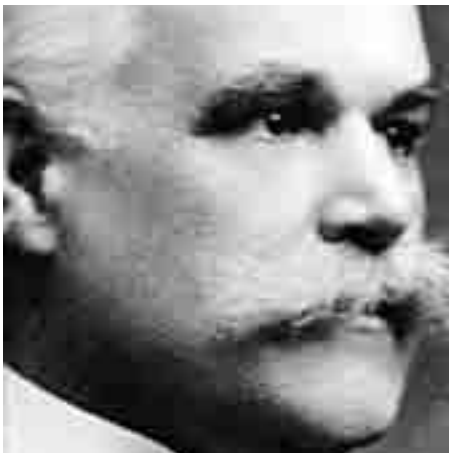
In Québec, since society was organized around the parish due to the prominence of the Catholic Church, it was naturally within that structure that the first Desjardins caisses (the *caisse populaire*) were established in the early 1900s.

At the time, Québec had very little industry. It was therefore in countryside villages and towns divided into parishes where the caisses were initially established, providing the population their very first tool for economic liberation.

DESJARDINS, THE VISIONARY

Alphonse Desjardins was the initiator of this great movement. He was the visionary behind what is certainly the most important collective achievement in Québec.

Alphonse Desjardins had no lack of imagination. He demonstrated his ability to adapt his vision of cooperation to social and economic realities. Thus, when answering the call of Québec expatriates living in the Northeastern United States, Alphonse Desjardins found that it was factories and not parishes that played a leading role in the organization of US society. He therefore decided to make factories the central point of the new credit unions he would establish there.



THE FIRST CREDIT UNIONS IN FRANCOPHONE ENVIRONMENTS

Montréal firefighters, CN and CP Rail employees and the Montréal police began to found group caisses in the mid-1940s.

Steps were taken to find out about a possible association with Desjardins Group. The reception was far from welcoming. At that time, at Desjardins, leaders were suspicious of these institutions in which workers played a major important role. These group caisses were nothing like the traditional caisses, which developed within the safety of the parishes.

At that point, the French-speaking credit unions decided to affiliate with the Québec Credit Union League. There were about 40 caisses that decided to opt for this route in the early 1950s. The credit unions continued to develop. However, a growing malaise took hold and refused to go away. The winds of the Quiet Revolution were blowing through Québec in the early 1960s and the French caisses were far from indifferent to those currents. *"From 1957 to 1961, we became fed up with having to do everything in English. The Lesage government had sent out a wake-up call, telling us to take matters in hand. I guess it just struck a chord. All of Québec woke up at once around 1960-1962,"* said Robert Soupras, one of the founders of the Fédération des caisses d'économie du Québec.



THE CREDIT UNIONS

By a curious twist of fate, it was in those same companies that the first savings and credit unions were founded, when they opened factories in Québec.

The caisses d'économie (credit unions) were now born and would grow through the payroll deduction system, among other things. Hospital employees from Montréal's West Side, Bell Canada employees and an initial group of citizens of immigrant origin, the Ukrainians, founded their own credit unions.

In 1944, the Québec Credit Union League was created and included several credit unions in English-speaking environments. But on the French side, there was also a strong desire for cooperation based on group membership.



A LEAP OF FAITH: THE CREATION OF THE FEDERATION

The Fédération des caisses d'économie du Québec (FCEQ) was founded on September 1, 1962, with 14 caisses holding a total of \$12 million in assets.

Taking up the pilgrim's staff, men like Robert Soupras and Albert Rémillard, President of the Caisse d'économie des pompiers, criss-crossed Québec to found caisses d'économie throughout the territory. By the end of the first year, 32 caisses were affiliated with the new Fédération.

As many as 225 caisses were founded during the first four years! During the first fifteen years since its founding, the FCEQ saw its membership rise from 20,000 to 200,000 and its assets grow from \$15 million to \$250 million. During these years of effervescent growth, the nascent FCEQ maintained strong ties with the major labour confederations and their affiliated unions.

At the CSN, for example, an employee named André Laurin travelled tirelessly throughout Québec to sow the seeds of cooperation. Through his actions, he helped initiate a number of consumer protection organizations.



Albert Rémillard, Founding President of the FCEQ (left), and Robert Soupras, Director General (right), remit a commemorative plaque on the 10th anniversary of Caisse d'économie des employés de l'aviation (1964).



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On September 19, 1979, Robert Soupras, Director General of the FCEQ and Alfred Rouleau, President of Desjardins Group, signed the affiliation protocol.

FINALLY JOINING DESJARDINS GROUP...

Progress continued. In a number of cooperative forums, on committees or in government lobby groups, cooperators representing the caisses d'économie, today known as group caisses, would find themselves meeting with representatives of Desjardins. What had not been possible in 1945 or in 1962 would happen at last on September 19, 1979. A Memorandum of Affiliation between the FCEQ and Desjardins Group was finally signed.

Alfred Rouleau, President of Desjardins Group, unlike his predecessors, showed a real understanding of the specific nature of the group caisses.

On the following December 19, the Québec government provided a legal standing for the new organization, renamed the Confédération des caisses populaires et d'économie Desjardins du Québec. Now, as pointed out by Robert Soupras, Director General of the FCEQ: *"The caisses d'économie now have access to a sophisticated computer system that allows direct deposit of wages and inter-caisse transactions making our caisses accessible through more than 1,500 points of service in all of Québec."*

A NEW BEGINNING

In the wake of this historic merger, other gestures led to the return of the Québec Credit Union League within the FCEQ, from which it had been separated for 19 years.

Shortly before the affiliation of the FCEQ to Desjardins, both federations began talks to consolidate their operations and all the caisses d'économie. On January 21, 1981, the General Meetings of the caisses within the FCEQ approved the project to integrate the 70 Québec Credit Union League caisses. The Fédération des caisses d'économie Desjardins du Québec thus became the fifth largest federation in the Confédération des caisses populaires et d'économie Desjardins du Québec, with more than 300,000 members, 186 caisses and 50 service centres, and assets that had risen from \$340 million to \$525 million.

THE SINGLE FEDERATION

In the late 1990s, Desjardins Group engaged in major structural reforms that led to the merger of the 11 regional federations into one large entity, the single Fédération.

A new legislative framework was created to govern the single Fédération. The new Act respecting financial services cooperatives transformed all savings and credit cooperatives in financial services, whether based on territory (caisse populaire) or groups (caisse d'économie).

Following that, the caisses d'économie began to worry about what kind of place they would have within the new single Fédération. Negotiations led to the adoption of a by-law concerning the agreement between the Confédération and the FCEQ. This by-law fostered the harmonious combination of both networks, while recognizing and guaranteeing the development of the caisses d'économie within Desjardins Group. Now, the caisses d'économie would continue to grow as the "Group Caisses Division."

GROWTH AND DEVELOPMENT OF THE GROUP CAISSES

	CAISSES	CONSOLIDATED ASSETS (\$ MILLION)	BUSINESS VOLUME (\$ MILLION)
2011	36	6,000	12,000
2003	56	3,680	6,600
1979	116	300	N/D
1970	240	160	N/D
1963	14	15	N/D

Since the very beginning, the membership of workers and cultural communities has continued to grow. Thanks to their unremitting commitment, the group caisses have become a real financial strength, collectively representing business volume of more than \$12 billion. Although the number of caisses has declined, they have preserved their originality and specificity in the workplace. The group caisses are still very accessible through a network of 82 service centres that ensures their presence in large companies, institutions and cultural communities located in Québec.

There is no doubt that the strength of a cooperative movement lies in the number of people who engage in its collective action. Cooperation is not fertile ground for the culture of individualism. Numerous cooperators worked together with natural humility to build the group caisses, marking the life and history of this movement. Here are a few of those builders.

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ROBERT SOUPRAS

The group caisses would not be what they are today if Robert Soupras, a union representative at Canadair, had not put all his passion and determination into their development. *"The closer I got to the workers, the more I knew what they were dealing with: no pension plan, exploitation by finance companies with credit rates from 24% to 30%. What could be done about this?"*

Robert Soupras did not just ask the question, he sought a solution. In 1952, he presided over the founding of the Aircraft Employees Credit Union. This would be the beginning of an extraordinary adventure.

For ten years he participated actively in the caisse and at the Québec Credit Union League, of which all credit unions were members. Unfortunately, everything was done in English at the League.

A HISTORY OF BUILDERS

ALBERT RÉMILLARD

In 1945, the President of the firefighters union, Albert Remillard, founded the Caisse d'économie des pompiers. This paved the way for police and employees of the major industrials (Reynolds Aluminum, Hydro-Québec, Canadair and CP Rail's Angus Shops for example) to do the same over the next few years. Supported by their unions, workers understood the importance of forming a group to put their collective wealth in the service of all participants.

But Desjardins Group was not ready to accept this type of caisse. Senator Cyrille Vaillancourt even advised the firefighters to *"Go join the caisses in the parishes, that's where the future lies."*

Albert Rémillard was a man with purpose. Robert Soupras remembers: *"When we announced to the leadership of the Québec Credit Union League that we were leaving, Albert Rémillard said to me: 'Robert, I already tried to form a federation, but I had no support. If you are willing, let's start up a federation by and for Quebecers, a federation that will provide the services we need'."*

After a trip to the United States to see firsthand how the group caisses operated, the two cooperators founded the Fédération des caisses d'économie du Québec (FCEQ) on September 1, 1962. Fourteen caisses joined as members.



"We finally stood up at an Annual General Meeting of the League and demanded that things be done in French and that we obtain services. We were not getting any services even though we were paying membership dues. They responded by saying to us, in English, that there was no question of changing a single thing and that if we were not happy, we could just leave. We said: 'Okay, it won't be long, we'll be going'."

It was in those circumstances that the Fédération des caisses d'économie du Québec was created. Robert Soupras would serve as FCEQ Director General until 1979.

CLAUDE BÉLAND

His father had been an activist all his life within Desjardins Group, so it was quite natural for the young lawyer, Claude Béland, to provide counsel to the new credit union federation in 1962. And the rest is history. First Legal Counsel, then Senior Vice-President and Director General of the FCEQ, he ultimately became President of Desjardins Group, serving from January 1987 to March 2000.

In an interview, he reaffirmed his conviction about the need for cooperation: *"All forms of cooperativism are based on a sense of belonging! If a project is no longer shared, it will no longer work. This is especially true for the group caisses, that were born and raised in the workplace, where the sense of community continues to be expressed even today. Of course, the contours have changed and amalgamations are necessary. But as long as a joint project is something that the members want, I do not think this kind of cooperation will ever disappear."*

When the sense of belonging is strong, our humanity prevails. A spirit of solidarity starts gaining ground. Otherwise, the individual approach takes over and there is no more cooperation. It seems to me essential that we return to our basic training about cooperative values. We must return to cooperative education. We need to remember that we are a collective movement."



ANDRÉ LAURIN

André Laurin believes that the connection between trade unionism and cooperation is quite normal and natural. These are indeed two worlds that respond to a very unique set of conditions. These are two worlds that, beyond their specific cultures, naturally come together in terms of their essence, or their vocation, which is for the one as for the other to provide men and women the tools for economic and social liberation.

It was this consideration of the essence of both liberation movements that enabled André Laurin to see human beings from a different perspective. By taking human beings in their overall dimension, André Laurin made it possible to see great possibilities.

He made it possible to create tools to defend human beings in all spheres of activity. The ACEF family cooperative associations, Legal Aid, and many credit unions were the result of his action.

André Laurin felt it was inadmissible that the system siphoned off the few gains acquired by the negotiation of a collective agreement. He spared no efforts in putting a stop to the shameless exploitation of workers, who saw their paycheques going directly into the coffers of the finance companies.

He therefore headed out, using the tools offered by both unionism and cooperation with equal fervor, to wage war against all the powers standing in the way of justice.

In 1962, the CSN hired him to establish a family budget service. With the zeal of a prophet, he got to work. In Shawinigan, he stood with striking workers. In Saguenay, he revealed the level of economic subjugation in which finance companies held the population. He won hundreds of legal battles. He rocked the boat. A visionary, he felt before anyone else the extraordinary possibilities that could result from a productive tandem between unionism and cooperation. André Laurin planted the seeds of what subsequently developed into a number of workers' caisses.

LOUIS LABERGE

Louis Laberge was President of the FTQ for 28 years. For over 50 years, trade unionism was his life. In 1952, he and Robert Soupras, along with a few friends, founded the Caisse d'économie des employés de l'avionnerie, whose first name was the Aircraft Employees Credit Union.

Robert Soupras tells how the caisse was created. *"If Louis had not believed in it, we would not have been able to found the caisse. He believed in the cooperative formula and the members trusted him. At first, we took deposits by hand, two dollars here, five dollars there. Then we negotiated payroll deduction with the employer. We launched the business with \$300 in deposits. We wanted to show our members how to save, and not get in debt with the financial sharks. At the express request of Louis, I became manager of the caisse full-time in 1957."*

Trade unionist Louis Laberge later told his biographer, Louis Fournier, *"I always believed that we could control our savings. And I believed in solidarity. As unions, we can collectively manage the reservoirs of capital that become instruments of economic liberation for workers."*

He still held that belief 30 years later, when he set up the Solidarity Fund.

The success of the group caisses is in large part explained by their ability to build networks. Collective action is their life force. It was therefore natural that, from the beginning, they would associate with their natural allies, the trade unions, to establish themselves in the workplace.

Since that time, ties with the unions have continued to grow stronger. They are fostered among other things by institutions created by the labour movement, as the Fonds de Solidarité FTQ (Solidarity Fund) and Fondation CSN.

Since the group caisses are able to maintain their originality within the organization, Desjardins Group remains the preferred partner in their development.

THE CAISSES SUPPORT OUR PEOPLE

What the Desjardins group caisses do is to build savings in a different way. Created upon an initiative by the CSN in the early 1960s, the group caisses exist to offer services tailored to the needs of men and women workers and their union. They were a great help in numerous labour disputes through a special fund designed for that purpose. Think back to 1989 when public sector employees found themselves subject to special legislation under Bill 160. CSN activists will never forget the key role played by the FCEQ. It was a question of survival for a major part of our union. The group caisses have always been there to support our people in times of conflict. In doing so, they make solidarity a part of savings. They contribute to renewing our relationship with money, taking into account a range of social, environmental and economic values in a perspective of sustainable, unified and socially responsible development. At CSN, we strongly hope that workers will be very involved in the caisses they created, by continuing to invest and be active in them!

Claudette Carbonneau
President
Confédération des syndicats nationaux (CSN)



A HISTORY OF PARTNERSHIPS



Union leaders were unanimous in saying that without the group caisses, it would have been difficult to get through some conflicts. This was reflected by Lorraine Pagé (CEQ), Gérald Larose (CSN), and Diane Lavallée (FIIQ). In 1989, Bill 160 suspended withholding of union dues for several months. Thanks to the caisses, a system was devised to allow unions to have the means to continue their fight and defend their members.

THE CREDIT UNIONS: A TOOL FOR TAKING CHARGE

When you think of the caisses d'économie network, you certainly see a modern financial institution offering a full range of financial products. Built by generations of men and women cooperators, the group caisses, however, are more than financial institutions. They were developed and supported by their members. It is in this collective responsibility that the group caisses and the FTQ meet and unite. We have the same members and the same activists. With them and for their sole benefit, the FTQ and the group caisses have forged a partnership that has strengthened our respective organizations. The FTQ, our affiliates and our members are proud of their group caisses. Together we will continue to build solidarity and cooperation.

Michel Arsenault
President
Fédération des travailleuses et travailleurs du Québec (FTQ)



THE CAISSES AND THE UNIONS: THE SAME MOVEMENT

The natural alliance between the group caisses and trade unions exists because they are driven by the same desire to take things in hand to better control our individual and collective destinies.

The group caisses have provided significant leverage for regional development and to support workers. The collaboration between our central and the group caisses has been long standing. The reason is simple: the group caisses offer services better suited to the realities of our members.

Do not forget that in the education sector, over 35 percent of the staff is in a precarious situation. The caisses are aware of this and are more likely to provide support to those men and women workers. Not to mention that by going against neo-liberal trends, the basic philosophy of the caisses is all but revolutionary.

Réjean Parent
President
Centrale des syndicats du Québec (CSQ)



THE POWER OF SOLIDARITY ECONOMY

Sharing the same values and born of the same movement of solidarity, both union and cooperative, it was completely natural that the group caisses and Fondation, the CSN fund for cooperation and employment, should pool their resources to offer workers economic tools suited to their needs. By creating Alliaction, an alliance between Fondation and credit groups, we make tax advantages available to our members through their contributions to labour funds in a group RRSP available through the group caisses. This is the power of the solidarity economy to which both Fondation and the group caisses contribute: to make diversified, yet complementary tools available to workers, instead of competing tools. All while respecting the distinctive characteristics of organized labour and cooperative.

Léopold Beaulieu
CEO
Fondation



AN HISTORIC COOPERATIVE AGREEMENT

On November 23, 1997, the three major unions in Québec and the Fédération des caisses d'économie Desjardins du Québec (FCEDQ) formalized an alliance. This alliance flowed naturally from the source as most of the Desjardins credit unions were originally created by the unions. *"In order to defend the interests of workers in Québec and considering the urgency of strengthening solidarity in the face of unemployment, growing inequalities and the crisis in public finances, these four organizations are committed to working together to provide solutions to current problems and create new ways to support and assist employees in Québec in their quest for a more stable income, a greater appreciation of their work and a more secure financial future,"* said Lorraine Pagé (CEQ), Gérald Larose (CSN), Clément Godbout (FTQ) and Michel Parent (FCEDQ).

1997 Press Conference - Jean Lajoie, a journalist with TQS, collects feedback from Clément Godbout (FTQ), Lorraine Pagé (CEQ) and Gérald Larose (CSN) on the alliance between the three unions and FCEDQ.



PROMOTING SAVINGS: AN IMPORTANT ECONOMIC ISSUE

To ensure that Quebecers have improved quality of life for retirement, for example, it is essential to increase their personal savings. This notion is central to the mission of the Fonds de solidarité FTQ, an institution that is, like the group caisses, well-integrated to the workplace. Being close to people is a common value that has driven the Fund and the group caisses since their inception, and that allowed them, over the years, to work to design innovative financial tools designed to ensure the economic well-being of Quebecers at various stages of their lives. In the work of raising awareness about the importance of saving, the group caisses and the Fonds de solidarité FTQ are natural partners. Savings will be a major issue for years to come. We hope that our dialogue will continue to perpetuate the strength of our solidarity!

Yvon Bolduc
CEO
Fonds de solidarité FTQ

Born in the middle of the turmoil that rocked Québec in the 1930s, working closely with union activity and strengthened during the Quiet Revolution that came about in the 1960s, the first group caisses were the result of aspirations by workers to overcome their dependent conditions, fight against debt and financial usury, and have the means to access autonomy by grouping their financial assets.

Aware of the day-to-day reality of the workers, and knowing that a person's work activity is their main point of reference and means of social integration, the group caisse helps maintain its members' sense of belonging to their community. This contribution is achieved by providing adapted, customized, flexible and accessible services and advice.

FOR BETTER LIVING CONDITIONS

The group caisse grows and changes with its members within today's new social and economic reality.

The economic environment changes in technology and profound changes in the workplace constantly challenge the group caisse, its employees and officers, to create the means to support and accompany workers and members from cultural communities in their quest for a more stable income, a greater appreciation of their work and a more secure financial future.

As one outcome of the fight against financial usury, the group caisse, in collaboration with the FCEQ and its partners, mobilizes savings to promote quality employment and financial autonomy of its members.



DECLARATION OF IDENTITY OF THE GROUP CAISSE

A KEY FIGURE IN THE WORKPLACE

The group caisse is concerned about everything that relates to work, work organization, occupation, status and business or institutional networks.

As a tool for economic training and democratization and an active component of life within the enterprise, the group caisse develops structured relations with its environment, in a dynamic partnership with the Fédération. The establishment and maintenance of a constant dialogue with members, the representatives of the various trade unions, as well as the managers of the businesses and institutions it serves allows the group caisse to identify individual and collective needs.

The group caisse participates in the development of new services and takes action to promote improved quality of life for workers, such as its contribution to and support for initiatives related to the workplace, or its participation in employee assistance programs.

Rooted in the workplace, the group caisse takes action in accordance with the individual and collective ambitions of workers.

ADAPTED SERVICES

Privileged partner dedicated to meeting the individual and collective needs of workers and members of cultural communities, the group caisse knows and understands the reality of the companies, institutions and cultural communities in which it operates.

It is able to offer services tailored to the needs and professional environment of its members. The development of financial products and services, advisory support, support for vocational training on the job, financial expertise and cooperative projects to achieve group ventures in the workplace are all ways that the group caisse maintains an active presence close to its members.

An innovative, modern and complete financial institution, the group caisse is able to develop business relationships with the companies, institutions and cultural communities it serves. Its proximity combined with a good knowledge of their prospects for development enables it to develop a well-adapted service offering.

TURNED TOWARDS THE FUTURE

As cooperative financial institutions, group caisses are part of Desjardins Group, serving more than 250,000 workers involved in hundreds of companies and public and parapublic organizations across Québec, to serve the cultural communities wishing to acquire financial institutions to meet their needs, with thousands of employees and officers from a great variety of workplaces.

As an extension of the culture of the groups it serves, the group caisse is a gathering place for solidarity and sharing that allows its members to fully experience the values of mutual aid and cooperation and perfect their financial education.

Democratically elected by the members at their general meeting, the officers of the group caisse are workers from several industries and members of cultural communities. Regardless of job type or level of the hierarchy in companies, all come together in the group caisse on an equal footing. This unusual formula promotes dialogue and openness and good business relationships.

Secured together to share a common vision of their future, equipped with a collective approach to implementation, supported by their network and the FCEQ, the group caisses must strengthen their colours in dynamic partnership with their members.

Rooted in the workplace, owned by the members, both open to change and endowed with a strong ability to adapt, they are at the forefront of the future of financial institutions. The group caisses are enterprising, innovative, productive and committed.

Considering the mobility of the workforce and the changes that take place in the workplace, many group caisses will continue to handle more than one group, while others will be called upon to become multigroup caisses based on business networks, economic sectors or affinity networks. In this way, the group caisses will make themselves accessible to new groups.

Acting together

To be supported in their action and to be able to express their specificity as group caisses, the group caisses must rely on a continuing relationship of exchange and collaboration with other group caisses as well as constant and appropriate renewal. From there stems the true meaning and absolute necessity of their network.

As a point of intersection, consultation, reference and solidarity, the group caisse network, supported by the services of the FCEQ, contributes through its action to affirming the unique nature of the group caisse. It ensures continuity of ties between the caisses and develops interventions that affirm, carry forward and nourish the specificity of the network and acts as a privileged partner in sectoral cooperative development, starting from the workplace and cultural communities.

The group caisse network set up mechanisms for regular exchanges with its partners, particularly with the unions in Québec, to remain aware of concerns about employment and the workplace. It also participates in the development of adequate means to develop and recognize the leading expertise of the group caisses in financial services dedicated to members in the workplace and from cultural communities.



The presence of caisses in the cultural communities within the group caisse network demonstrates the importance of harmonious integration to full civic life for newcomers, and that successful integration depends on the work activity and synergy with group caisses in the workplace. It demonstrates the need for appropriate support for newcomers as soon as they arrive.

Through their affiliation with Desjardins Group in 1979, group caisses have chosen to participate fully in the development of this vast cooperative group, becoming a gateway for Desjardins into the extraordinary world of the workplace, an increased opportunity for pride, renewal and energy.

Central to economic activity in Québec, in solidarity with their members, the group caisse, with its officers and employees, is a tool for development and empowerment for workers and members of cultural communities. The group caisses are a network of cooperative financial institutions that are deeply human, promising for the future and are stakeholders of sustainable development. A real force at work!

Page 1 – Firefighters: Québec City – Miners (black and white): Thetford Regional Archives – Les Violons du Roy: Caisse d'économie solidaire – Group gathering: Caisse d'économie solidaire – Classroom: Group Caisses Division Archives – Controller: Gaz Métro – Forklift: Caisse d'économie des employé(es) du Secteur industriel (Montréal) – Canada Post and Municipal Employees: Québec City – Nursery: Caisse du Réseau de la santé – Alphonse Desjardins: Alphonse-Desjardins Historical Society; **Page 3** – Members attending the AGM of their caisse: Caisse d'économie solidaire – Complexe Desjardins: Desjardins Group – FTQ Complex: La Presse Archives – FNEEQ Strike: CSN; **Pages 4 and 5** – Firefighters (black and white): Archives of the Montréal Firefighters Museum (1956) – Increasingly mechanized agriculture: Québec National Archives (1955) – Alphonse Desjardins: Alphonse-Desjardins Historical Society – Caisse Portugaise: Ghislain Desrosiers, *Ma Caisse*, vol. 17, No. 7 (1980) – Public Works Employees of Montréal: Québec National Archives (1938) – Shipyard in Lévis: Ghislain Desrosiers, *Ma Caisse*, vol. 17, No. 7 (1980); **Page 6** – Robert

Soupras and Alfred Rouleau at the signing of the Memorandum of Affiliation: Group Caisses Division Archives – Robert Rémillard and Albert Soupras offer a commemorative plaque to mark the 10th anniversary of the Caisse d'économie des employés de l'avionnerie in 1964: Group Caisses Division Archives; **Pages 8 and 9** – Albert Rémillard, Robert Soupras, Claude Béland, Louis Laberge and André Laurin: *Nos caisses de groupes, Une belle histoire!*; **Page 10** – Demonstration against Bill 160: *Nos caisses de groupes, Une belle histoire!* – Claudette Carbonneau: CSN – Michel Arsenault: FTQ; **Page 11** – Réjean Parent: CSQ – Léopold Beaulieu: Fondation CSN – Yvon Bolduc: Fonds de solidarité FTQ – 1997 Press Conference: *Nos caisses de groupes, Une belle histoire!*; **Page 12** – Municipal employees of the City of Québec before 1944: Québec City Archives; **Page 13** – Hands at Work: *Ma caisse d'économie*, vol. 1, No. 4 (1977) – Two engineers at work: *Ma caisse d'économie*, vol. 1, No. 1 (1977) – Welder: Group Caisses Division Archives.

THE MAJOR SECTORS

- 16 Caisse Desjardins des policiers et policières
- 18 Caisse d'économie solidaire Desjardins
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- 22 Caisse Desjardins du Réseau municipal
- 24 Caisse d'économie Desjardins des Travailleurs unis
- 26 Caisse Desjardins de l'Éducation
- 28 Caisse Desjardins du Réseau de la santé
- 30 Caisse d'économie Desjardins Hydro
- 32 Caisse Desjardins de la Culture
- 34 Caisse Desjardins de la Défense nationale
- 36 Caisse d'économie Desjardins Le Chaînon



The group caisses serving the major sectors have a common characteristic: they provide their services throughout Québec.

Their similarity ends there. Each group caisse has an identity and a culture that exist nowhere else in the caisse network – and that's what makes them so unique!

Due to their proximity to their members, their knowledge of their group and the expertise they have developed with their partners, these caisses are recognized as leaders in their spheres of activity.





**Caisse des policiers et policières
has more than 32,000 members.**

Head Office
460, rue Gilford
Montréal (Québec) H2J 1N3
514-847-1004
1-877-847-1004

SQ – Montréal Service Centre
Québec Service Centre
South Shore Service Centre
North Shore Service Centre





Desjardins

Caisse des policiers et policières

Founded in 1946, Caisse Desjardins des policiers et policières is recognized throughout the financial industry as an expert in the police environment. Its constitution, experience and superior knowledge of police culture and financial realities gives it distinct advantages that make it a must for police officers when it comes to personal finance.

Driven by the strong affiliation of its members, the caisse has developed a progressive service offering over the years that enables it to accompany police workers through all stages of their financial lives, from police training to active career to retirement.



At the launch of the VIP service offering in May 2009, over 325 members including Flik (SPVM), Polixe (SQ) and Safety Bear (RCMP) answered the call!



The caisse is actively involved with the Law Enforcement Torch Run for Special Olympics Québec, a cause supported by the police community.

YOUTH DISTINCTION



- The caisse awards 13 scholarships annually, including the Bourse de la Relève Armand Morin scholarship that provides students in police technology programs a chance to win reimbursement of their registration fees upon proof of successful completion of courses at Québec's police academy, the École nationale de police du Québec, for a value of approximately \$7,000.

- The caisse annually visits students in the province's 12 colleges offering the police technology option.
- Since 2005, the caisse has recruited 1,274 new 'youth' members, for an annual average of 254 aspiring police officers.

Three police officers work full time in the caisse: the General Manager, the Director of Member Relations and Director of Development. Through an agreement with their employer, they are released from their police duties to ensure the caisse represents the police and their specific identity.

Very active in its community and always striving for excellence, the caisse is extremely innovative and proactively seeks customized agreements with its partners. For example, the caisse makes over 100 trips annually, visiting police workplaces and developing distinctive savings, financing and insurance products with partners in the police community and Desjardins subsidiaries.

In 2009, Caisse d'économie Desjardins Sûreté du Québec joined forces with Caisse Desjardins des policiers et policières. The new caisse thus became the exclusive financial institution for police officers in Québec.



Project Kilimanjaro 2009 of the Fondation des amis du SPVM: a challenge that took the team to an altitude of 5,895 meters (19,341 ft) and has raised \$90,000 for children's organizations in Montréal.



**Caisse d'économie solidaire
has more than 12,000 members.**

**Head Office
Québec Service Centre**
155, boulevard Charest Est, bureau 500
Québec (Québec) G1K 3G6
418-647-1527
1-877-647-1527

**Montréal Service Centre
Lanaudière Service Centre
Nunavik Service Centre**



Desjardins

Caisse d'économie solidaire

Caisse d'économie solidaire has made a fundamental ethical choice: to support an economy of solidarity. Its action is based on a strategy of social transformation.

With a desire to contribute to building a more just and united society, one that stands for employment, sharing, mutual aid and sustainable development, the caisse views itself as a lever for social and economic development first and a financing instrument second. Thus, the caisse has become the leading financial institution specializing in the social economy and solidarity in Québec.

It supports more than 2,700 cooperatives, nonprofit organizations (NPOs) and socially engaged private companies and has 9,000 individual members aspiring to combine efficiency and social objectives.

A BIT OF HISTORY

1923 The Confederation of Catholic Workers of Canada (CTCC), the forerunner of the Centrale des syndicats nationaux (CSN) union, founded Caisse populaire des syndicats catholiques de Montréal.



1960 Access to consumer credit as we know it today did not exist, as loans were provided mainly by usurious lenders. André Laurin wanted to end this exploitation and

even managed to close some finance companies down. CSN took notice and hired him on. By strengthening the ties between trade unionism and cooperation, André Laurin was a major contributor to the creation of the group caisses.

1971 Léopold Beaulieu became the first CEO of Caisse d'économie des travailleurs in Québec, which would become Caisse d'économie solidaire Desjardins. The purpose of the caisse is to pool savings to provide access to credit while developing an education component, while at the same time providing funding for community projects run by the workers.

DID YOU KNOW?

The caisse lent over \$1 billion in 10 years to cooperatives and NPOs.

At September 30, 2009, the caisse had \$500 million in "Social Return Investment" to finance collective enterprises.

The caisse leads Desjardins Group in the sale of Socially Responsible Investing (SRI), including the Desjardins Environment Fund and SocieTerra portfolios, as at September 30, 2010.



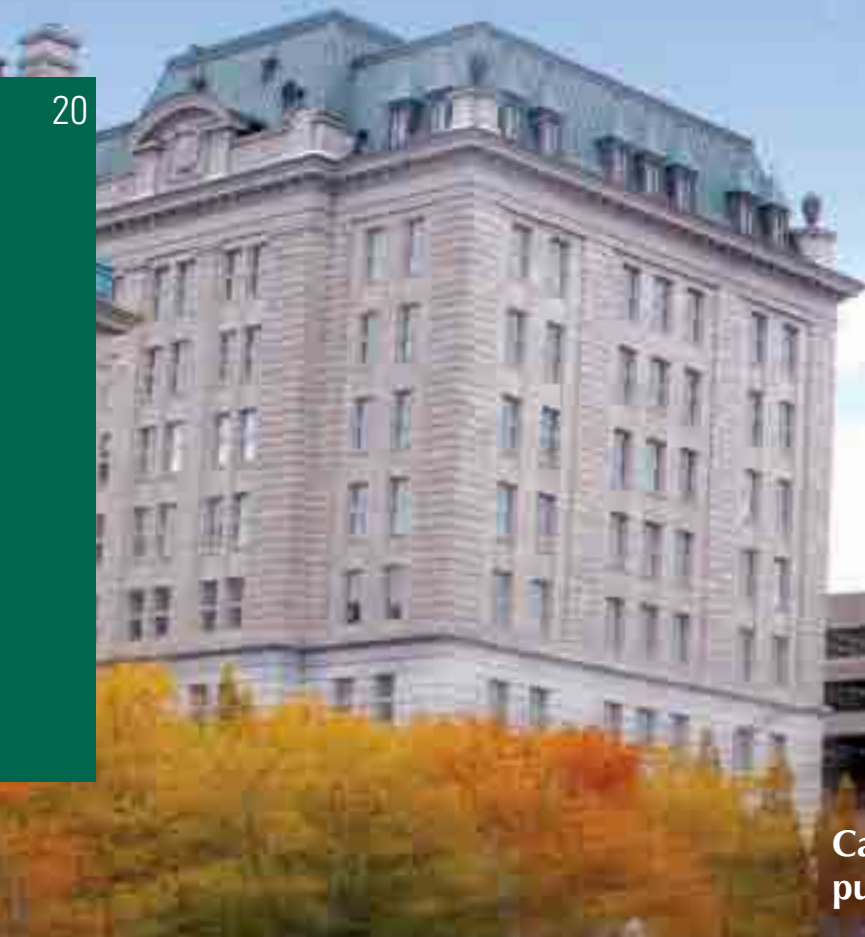
2007 The choice of socially responsible investing — Paul Ouellet, General Manager of Caisse d'économie solidaire Desjardins introduced a range of products and services to citizens concerned about the environment and socially responsible finance. Result: two years later, in 2009, members of the caisse bought four times as many socially responsible mutual funds than most Canadians.



1985 Yes to Cirque du Soleil — Clément Guimond, Executive Coordinator of the caisse at the time, was asked how he could see what other bankers had not seen in the founders of Cirque du Soleil. "Because we were not looking for the same thing in these four young performers that had their dream, the strength of their youth and a quality project," he said, remembering the first big top the caisse financed for \$250,000.

The caisse supports projects by individuals, cooperatives, NPOs and socially engaged enterprises in the 17 administrative regions, namely:

- Jardins de Métis;
- Domaine Forget;
- Ambulances de l'Estrie;
- Cirque du Soleil;
- Technopole Angus;
- Équiterre;
- St. James Church;
- Serres de Guyenne (greenhouse);
- 14 cooperatives of Nunavik;
- Festival Mémoire and Racines;
- The Image Mill;
- Les Violons du Roy;
- La Barberie;
- 600 unions;
- 13 cooperative federations and networks of NPOs in the areas of school supplies, housing, integration, food, funeral services, ambulance transportation, adapted businesses and paramedics.



Caisse de l'Administration et des Services publics has more than 18,500 members.

Head Office
1035, rue De La Chevrotière
Québec (Québec) G1R 5X4
418-643-2540
1-866-246-2540

Gatineau Service Centre
Quartier international de Montréal Service Centre





Desjardins

Caisse de l'Administration et des Services publics

On February 16, 1939, a group of 57 employees, men and women from the ministries of Agriculture, Colonization and Highways, mobilized and reacted strongly to their precarious living conditions and the importance of having financial security.

Their commitment and determination were such that a month later, on March 21, 1939, they held the founding meeting of Caisse populaire des employés civils provinciaux de Québec.

Community Involvement

Through its Community Development Fund, Caisse de l'Administration et des Services publics supports initiatives that reflect its commitment to the community:

- The Distinction Program encourages and enhances RESPs and systematic savings of its regular members.
- Participation in the financial and economic education of its members through conferences.

Major Partnerships

- Early Childhood Centres in the workplace
- Scholarships for students of ENAP through the Université du Québec Foundation
- Subsidies for Marie-Guyart Health Services, which serve public service employees in the Québec City area
- Gatineau's HSSC Foundation

A BIT OF HISTORY



1964 To reflect its province-wide mission, the caisse changed its name to Caisse populaire des fonctionnaires du Québec.

1972 The head office of the caisse moved to G Complex, now known as the Marie-Guyart Building in the heart of downtown Québec City.

1939 Caisse populaire des employés civils provinciaux de Québec was founded.

1949 Romeo Paquet, President of the Board of the caisse announced that it would serve all civil servants in the province of Québec.

2000 Caisse des fonctionnaires du Québec merged with Caisse populaire des travailleurs de l'enseignement de Louis-Fréchette.



2002 Caisse d'économie des employés de la Société des Alcools du Québec joined the Caisse des fonctionnaires du Québec.

2007 Caisse d'économie de Canipco, in Gatineau, merged with Caisse du personnel de l'Administration et des Services publics, which enabled it to broaden its offer of services to all employees of the federal public service.

2009 The caisse celebrated its 70th anniversary!

Two employees of the Ministry of Colonization, J. Octave Grondin Roy and Napoleon, were respectively appointed President and Manager of the new caisse.

Today, the caisse bears the name of Caisse de l'Administration et des Services publics and is distinguished by its active presence in Québec City, Montréal and Gatineau. To minimize the impact of the distance between its service centers, the caisse has put a cutting edge communication system in place.

With a team of 85 experts, careful attention to human resources and the dynamic work environment offered to them are major assets for the caisse. This proactive and responsive organization makes every effort to ensure that the work, talent and skills of all are recognized and contribute to the team.

These distinctions allow the caisse to be a significant player among its members and to meet their expectations, namely quality advice and financial services.



DID YOU KNOW?

The caisse provides the means for its employees to achieve work/life balance.

Flexible working time, lectures on wellness, and the spring break "Enfants au boulot" (Children at work) program during which the caisse provides free daycare for children of employees are just some of the efforts by the organization to provide a motivating, healthy and stimulating work environment!



**Caisse du Réseau municipal
has more than 16,000 membres.**

**Head Office
Firefighters Service Centre
2600, boulevard St-Joseph Est
Montréal (Québec) H1Y 2A4
514-526-4971**

Blue-Collar Workers Service Centre



La force d'un groupe

In 1945, after a long strike, Montréal firefighters had managed to obtain some good pay increases. Their legal counsel at the time, Mr. Sylvestre, then said to union President, Albert Rémillard:

**“It is collectively that you are rich.
Join together and pool your savings!”**

The message did not take long to mature in the mind of this man of action. That same year, Albert Rémillard got to work and founded Caisse d'économie des pompiers. Other groups of workers who shared the same ideas followed suit in subsequent years. Those caisses would constitute the first French-speaking network of credit unions in Québec.

Community involvement

By giving donations, sponsorships or time, the caisse actively supports projects and events among the following groups:

- Montréal Firefighters Association (MFA)
- Montréal Firefighters Museum
- Canadian Foreign Exchange Committee (CFEC)
- Montréal Retired Firefighters Association
- Syndicat des fonctionnaires municipaux de Montréal (SFMM)
- Syndicat des cols bleus regroupés de Montréal (SCFP) local 301
- Québec Firefighters Foundation for Major Burn Victims
- Canadian Union of Public Employees (CUPE)
- International Brotherhood of Teamsters
- Regroupement des cols bleus retraités de Montréal

A BIT OF HISTORY

1945 Firefighter Albert Rémillard got some eight hundred colleagues to sign a petition and Caisse d'économie des pompiers opened its doors March 16, at 1 p.m. By the time it closed at 7 p.m. that same day, the caisse had received more than \$1,491 in deposits and credit from its 90 members.



1946 The caisse moved to the third floor of the fire station located at 26, rue Mont-Royal.



1964 On November 23, Armand Durette and Albert Rémillard held a ground-breaking ceremony marking the start of construction of the new premises, located at 2600, boulevard St-Joseph. It was announced that this building would be the most modern of its kind in Canada.

1970 On August 27, the caisse was the first in Canada to install a new remote management system allowing computers to perform and record financial transactions.

2002 Caisse d'économie des pompiers merged with Caisse d'économie Multi-Co.

2004 Caisse d'économie des pompiers merged with Caisse d'économie des employés municipaux de Montréal.

2009 In recognition of the contribution of each group, the caisse changed its name to establish a more unifying and

representative name: Caisse Desjardins du Réseau municipal. Two branches each bear the name of their respective groups: Firefighters Service Centre, and Blue-Collar Workers Service Centre.

2010 The caisse celebrated its 65th anniversary.



By saving a few dollars a week from their paycheques, firefighters were quick to accumulate capital. They learned to keep a budget and provide access to credit at reasonable rates. Before long, the formula adopted by the Caisse d'économie des pompiers had proven a big success for its members who enthusiastically recommended the caisse to their colleagues and all new firefighter recruits.

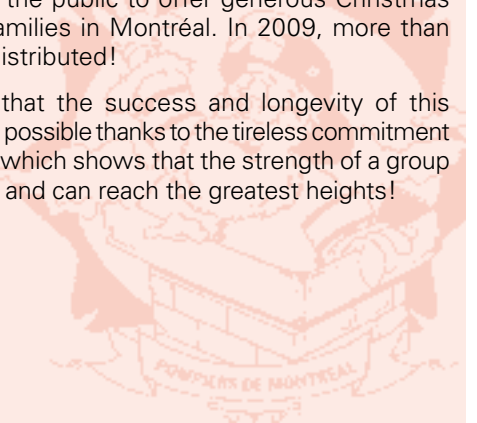
For over 65 years, the fundamental strength of the caisse has always come from the mission that was stated at the start: *“To collectively and individually enrich municipal employees and the firefighters in particular, both white-collar and blue-collar.”* With close proximity and exceptional knowledge of the needs of its members, the caisse is proud to say that it is Desjardins, and MORE!

DID YOU KNOW?

For the past 18 years, Montréal firefighters have distributed Christmas baskets to needy families.

The Montréal Firefighters Association in partnership with Caisse du Réseau municipal is proud to help collect gifts, food and toys from the public to offer generous Christmas baskets to needy families in Montréal. In 2009, more than 400 baskets were distributed!

The caisse knows that the success and longevity of this event has been made possible thanks to the tireless commitment of many volunteers, which shows that the strength of a group grows exponentially and can reach the greatest heights!





**Caisse d'économie des Travailleurs unis
has more than 20,000 members.**

Head Office

545, boulevard Crémazie Est, bureau 302
Montréal (Québec) H2M 2V1
514-255-2973
1-866-765-4327

- Air Canada Service Centre**
- Employés de l'Aluminerie Bécancour Service Centre**
- Automobile Service Centre**
- Métallurgie et du Papier Service Centre**
- Aéronautique Service Centre**
- Travailleurs de Fermont Service Centre**
- Personnel de Postes Canada Service Centre**
- Acieries Service Centre**
- Chaudière Service Centre**



Desjardins

Caisse d'économie des Travailleurs unis

The famous trade unionist Louis Laberge was a major influence in the creation of more than fifty group caisses in major industries in Québec. In 1952, when he was Union President at Canadair, he founded the Aircraft Employees Credit Union with his colleague Robert Soupras. At the time, most group caisses, then known as credit unions, were founded among the working class and were English-speaking.

In 1962, there were a dozen caisses that wanted services in French and therefore founded their own federation. This new beginning literally revived the development of the group caisses in Québec. The FCEQ's first Director General,

Today, Caisse des Travailleurs unis has become a point of reference for the 525,000 FTQ unionized workers who are grouped into 17 regional councils and 5,000 base units. The caisse offers customized programs to its members including "Provision" and "Virage", two financial planning and retirement programs designed in partnership with the caisse and the union, which is responsible for getting the program out to its members.



UNFAILING PRESENCE



Fermont is a one-industry town that was founded in 1974 following the discovery of one of the largest iron deposits in Québec that started being mined in 1957.

In June 2004, Caisse des Travailleurs unis acquired the assets of the National Bank in Fermont, the latter having decided to close its doors. When the caisse got involved, it actively asserted its intention to serve this group of more than 1,500 workers of the mining company ArcelorMittal, originally known as Québec Cartier Mining Company.

As it is the only financial institution in town, the caisse also serves the local population of more than 3,000 residents.

25

Robert Soupras, who was a staunch FTQ union activist, could count on the support of his friend Louis Laberge, President of the FTQ from 1964 to 1991.

Robert Soupras traveled the entire province to meet with business leaders and FTQ union presidents to promote the group caisse formula. Companies were generally very favourable to the establishment of a group caisse and, when an agreement was signed, it was not uncommon for the company to offer free space and sometimes resources to help start up the caisse.

Beginning in the 2000s, the group caisses started to amalgamate according to their affinities. In less than five years, a dozen caisses serving FTQ union groups merged to form the Caisse des Travailleurs unis.

Taking advantage of this shift, the caisse decided to revise its governance model. Caisse governance is inspired by FTQ principles of representation to ensure that all groups are represented on the board according to a rigorous democratic process that is clearly defined by the members.

The Soupras – Laberge duo



Robert Soupras



Louis Laberge

"For me, Mr. Laberge was a school companion. There would be no group caisses if Louis Laberge, as many know, had not decided to dive in and really to tell the company that it was certainly something necessary for

employees, not just from the point of view of the company, but from the point of the union, as well. And he had his requirements. And almost every time, he succeeded in having his offices on company premises!"

Robert Soupras



**Caisse de l'Éducation
has more than 16,000 members.**

Head Office
9405, rue Sherbrooke Est
Bureau 2500
Montréal (Québec) H1L 6P3
514-351-7295
1-888-388-3310

**Québec Service Centre
Lachine Service Centre
Grand-Portage Service Centre
Côte-du-Sud Service Centre
New Richmond Service Centre
CSDM Service Centre
La Prairie Service Centre
Saint-Hyacinthe Service Centre
Laval Service Centre
Rouyn-Noranda Service Centre
Mauricie Service Centre**





Desjardins Caisse de l'Éducation

On May 4, 1959, employees of the administrative centre of the Montréal Catholic School Commission (CECM) came together to found the first caisse in the education sector. The popularity of the group caisse formula, coupled with the emergence of credit unions in the early 1960s, led to the creation of twenty caisses by teachers from all regions of Québec.

For many years, these organizations worked in synergy. The caisses devoted exclusively to the school and caisses serving a multi-sector clientele, including that of education, met and formed a point of reference and for pooling their expertise.

Present in universities

In collaboration with university student associations specializing in education, the caisse opened kiosks and held conferences to meet with students, telling them about the caisse and providing valuable tips on managing their personal finances.



MOVING CLOSER FOR THE BETTER



In October 2009, the caisse moved into the Centrale des syndicats du Québec (CSQ) premises. For the caisse, this move represented a return to basics as well as a return to its natural alliance with the trade unions, which were at the origin of the founding of a number of group caisses. Caisse de l'Éducation intends to continue to pursue and develop a sustainable and prosperous partnership with the CSQ.



At the annual meeting of the caisse in April 2010, a Web conference was held for over 150 members from Rivière-du-Loup, Montréal, Québec City, Trois-Rivières and Rouyn-Noranda.

Thus, several initiatives emerged, including setting up a group RRSP for education that grows quickly through the application of immediate tax deductions, a salary advance program and budget planning designed for graduate levels, customized retirement planning conferences including information on government programs such as the RREOG, TPP, CSSP or PPCT. These caisses also built strong alliances with trade unions and professional associations, school boards and retiree associations.

The wave of consolidation that began in the late 1990s brought these caisses together into one large caisse and that has positioned itself as a leader in the education sector. Today, Caisse Desjardins de l'Éducation serves over 16,000 members through its 12 service centres.

Involvement in the community

- Retirement planning courses for Fédération autonome de l'enseignement (FAE)
- Symposium of the Association montréalaise des directions d'établissement scolaire (AMDES)
- Association of retired school principals in Montréal (ADERMA)
- Dictation Éric Fournier in partnership with the UQAM Faculty of Education Student Association (ADEESE)
- Conferences designed for UQAM student teachers
- Provincial conference of associations of student teachers
- Retirement planning session organized by the CSQ

**Caisse du Réseau de la santé
has more than 18,000 members.**

Head Office

2100, boulevard de Maisonneuve Est
Bureau 102
Montréal (Québec) H2K 4S1
514-522-4773
1-877-522-4773

Hôpital Rivière-des-Prairies Service Centre
Notre-Dame-de-la-Merci Service Centre
Centre hospitalier Honoré-Mercier Service Centre
CHUM (Hôpital Notre-Dame) Service Centre
Louis-H. Lafontaine Service Centre
Hôpital Maisonneuve-Rosemont Service Centre
Hôpital Sacré-Coeur de Montréal Service Centre
Centre hospitalier régional de Lanaudière Service Centre
Centre hospitalier Pierre-Le Gardeur Service Centre
CHU Sainte-Justine Service Centre
Verdun Service Centre
Hodelau Service Centre
Hôtel-Dieu de Saint-Hyacinthe Service Centre
Hôpital Sainte-Croix Service Centre
Chicoutimi Service Centre
Baie-Saint-Paul Service Centre



Desjardins

Caisse du Réseau de la santé

In the 1960s, several groups of hospital employees founded credit unions to create collective financial strength. For many years, these group caisses prospered in their respective regions.

The trend towards amalgamations within Desjardins Group began in the early 2000s and encouraged group caisses based in the institutions of the health sector to join forces. Caisse Desjardins du Réseau de la santé was the result of the mergers of the caisses from the Montréal, Lanaudière, Richelieu-Yamaska, Hautes-Laurentides, Saguenay - Lac-St-Jean, Charlevoix and Québec City regions.



Caisse du Réseau de la santé entitled its service offering "Au coeur de la santé" (At the heart of health) to stand out among thousands of workers and professionals working in the many institutions of this major sector. In addition, through the Community Development Fund, the caisse designed a program of home ownership that encourages youth and aims to support the next generation of workers in the health sector.

NEW EMPLOYEE WELCOME DAY



Each year, the caisse meets with all new employees of the hospital centres throughout Québec during open houses. The caisse representatives present its

progressive service offering that allows it to support members through all stages of their financial lives, from career entry to retirement. The caisse also lectures on personal finance and offers retirement preparation sessions on site at the workplace.



"I love the proximity of my caisse"

"I have been a member of the Caisse du Réseau de la santé since 2005. It's a real advantage to have a financial

institution in my workplace! When I need advice on RESPs for my children, for example, help is just a few steps away. I save a lot of time that way. I really feel like the caisse moves to the rhythm of my daily life and understands my needs and my reality as a nurse."

Douce Irma Fournier
Nurse at CHU Ste-Justine

An offer adapted to intermediate resources

The deinstitutionalization of psychiatric hospital beneficiaries created a critical need for intermediate resources offering accommodations. However, there are numerous problems facing the implementation of this type of accommodation, mainly in terms of funding. The caisse has developed specialized financial expertise, in partnership with the Desjardins Group Caisses Business Centre to address this situation. Since 2006, the caisse has offered financing solutions to owners of these homes through the ARIHQ, Association des ressources intermédiaires d'hébergement du Québec (Québec association of intermediate resources).



**Caisse d'économie Hydro
has more than 8,000 members.**

Head Office
75, boulevard René-Lévesque Ouest
Niveau Mezzanine
Montréal (Québec) H2Z 1A3
514-289-3500
1-800-340-1322

**Service Centre (Hydro)
Québec Service Centre**



In the mid-1950s, various groups of unionized Hydro-Québec employees created credit unions, now known as group caisses, across the province. For many years, these new dynamic financial institutions flourished in their respective regions.

In 2002, the trend towards consolidation within Desjardins Group gave the incentive for what was to become the great Hydro-Québec group caisse, serving all current and retired employees of Hydro-Québec, wherever they may be located in Québec. Thus, Caisse d'économie Desjardins Hydro was created as a result of the merger of all Hydro group caisses from the Eastern, Northern and Western sectors of Québec.

The caisse also supports various initiatives:

- Thematic conferences on financial news
- Promotional booths
- "COOP" meetings offered during lunch hour, presenting the benefits of a financial cooperative to various groups of Hydro employees
- Donations and sponsorships supporting various causes of Hydro-Québec employees and retirees
- Publications of Hydro-Québec unions

A SOURCE OF PRIDE



"Caisse d'économie Desjardins Hydro is a source of pride for its members. Administered on common values of Desjardins and Hydro-Québec, we find all the services that we can expect from our financial institution. And the staff is always pleasant to deal with."

Michel Martinez
Vice-President, Human Resources
- HQ



In 2006 the caisse launched an innovative concept to promote membership in the caisse among HQ employees and retirees, and at the same time to support community initiatives. The project, entitled "Ambassadeurs" (Ambassadors), was a great success in the organization!

The event of June 19, 2008 entitled "Mobilisons-nous!" (Let's mobilize!) brought together all key players in the large community of Hydro-Québec, including President and CEO Thierry Vandal.

Community involvement

The caisse is committed to its members. In 2009, it sponsored three major projects undertaken by Hydro-Québec employees in Rimouski, Beauharnois and Québec City.

- A team of Hydro-Québec employees did Le Grand défi Pierre Lavoie bike challenge on behalf of medical research on neglected diseases, and promoting healthy lifestyles among youth.
- A Hydro-Québec employee climbed Kilimanjaro in the fall of 2009 on behalf of the Canadian Cancer Society.
- Funds were raised for Centraide (United Way), through the feats of five Hydro-Québec employees who decided to climb Mount Aconcagua in Argentina.



The La Grande-4 central is part of one of the largest hydroelectric complexes in the world; La Grande is located in Northern Québec.



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**Caisse de la Culture
has more than 5,300 members.**

Head Office
215, rue Saint-Jacques Ouest
Bureau 200
Montréal (Québec) H2Y 1M6
514-285-8873
1-800-305-2787





Caisse de la Culture includes self-employed workers mostly from different fields of culture and artistic disciplines: designers, artists and crafts people as well as actors, dancers, authors, writers, filmmakers, directors, singers, technicians, and others.

Jacques L'Heureux, actor and current President of the caisse tells the following anecdote: "The first time I went to the bank for a loan, I was asked what was my profession. I said I'm an actor. The banker turned to my wife and asked her the same question. She said she was an information officer at the Cégep du Vieux-Montréal. Then the banker smiled and said: Now, that's a job!"

Main groups

- UDA
- Society of radio, television and film writers (SARTEC)
- Writers' Union (UNEQ)
- Musicians' Guild (GMMQ)
- Association of Québec film directors (ARRQ)
- National Film Board (NFB)
- Crafts Council of Québec (CMAQ)
- Québec Alliance of Image and Sound Technicians (AQTIS)
- Québec Association of Playwrights (AQAD)
- Québec Association of Visual Artists (RAAV)
- Québec Association of professional dancers (RQD)
- Alliance of Canadian Cinema and Radio Artists (ACTRA)

SERVING CULTURE IN QUÉBEC



"Through its initiatives in the community, Caisse de la Culture abounds in the sense of cooperation. We are a financial cooperative in the heart of Québec's cultural community; it is our mission to contribute to its success. The caisse is proud to say that it

gives back to culture what it receives. When cultural associations, large and small, are members with us, their assets go back into the world of culture, into people, young groups or cultural associations."

Jacques L'Heureux
Actor and Caisse President



An AGM that stands out!

Each year, the Caisse de la Culture shows originality and inter-cooperation by holding its annual general meeting at one of its members companies. The members of the caisse had an extraordinary experience at the Économusée du fier monde in 2009, and at Espace Libre in 2010.

Upon the initiative of Union des artistes (UDA) and thanks to the contribution of Caisse de l'Office national du film, Caisse de la Culture was founded in 1994. It was born from the desire to give to artists, artisans, designers and companies in the field of culture, the means to realise their talents and aspirations. The team at the caisse is very knowledgeable about the ambitions and challenges associated with any career related to the arts and is sensitive to the daily reality of the self-employed.

Community Involvement

- Caisse de la Culture and the Fondation des artistes (FDA) signed a major three-year partnership agreement in 2010. The caisse supports various activities of the Foundation for up to \$55,000, including three major projects: the "Creating the FDART Collection," launching the "Virtual Art Gallery" and the presentation of two "benefit garage sale events."
- Since 2010, the Caisse de la Culture has awarded the Prix de la Relève, newly established by the Arts Council of Montréal, to young artists and professional organizations that pose structural actions for the next generation in their community. The award comes with a cash grant of \$5,000.
- To support the next generation, Caisse de la Culture is financially involved with Cartes Premières. This organization promotes the off-circuit theatre by offering the opportunity to enjoy the latest in theatre from Québec's young playwrights, at a good price. The caisse is committed to paying out \$45,000 over a three-year period.



**Caisse de la Défense nationale
has more than 6,000 members.**

Head Office
190, rue Dubé
Centre commercial Canex
Courcellette (Québec) G0A 1R1
418-844-3787
1-866-307-3787

**Saguenay-Lac-Saint-Jean Region Service Centre
(Bagotville)**
Montréal Region Service Centre (Saint-Jean)
Service Centre – Outaouais Region



Desjardins

Caisse de la Défense nationale

Founded in February 2001, Caisse Desjardins de la Défense nationale was created through the merger of the Desjardins group caisses at CFB Bagotville and CFB Valcartier. With a presence in over 40 years in the Québec military, the caisse has become the financial institution best suited to their reality.

The expertise of the caisse is reflected in the flexibility of its services. Since it is thoroughly familiar with the lifestyle of military personnel, the caisse is always able to meet their needs whether they are on a mission, transferred outside the province, or going through a career transition.

Community Involvement

The caisse supports community organizations working on military bases such as military family centres and the JPSU which helps the wounded. Every two years, the caisse organizes a fundraiser for them and in 2009, remitted a total of \$84,000.

The caisse also supports the following other organizations:

- Canadian Forces Personnel Support Agency
- Centraide Outaouais (United Way)
- Family Centres (Bagotville, St-Jean, Valcartier, Outaouais)
- Troop Support Centre
- Castor Outdoor Centre
- Desjardins Foundation
- Lion d'Or Gala
- Richelain d'Or

RECOGNIZED KNOW-HOW



From left to right: Lieutenant-General Andrew Leslie, Chief of the Land Staff, Patrice Bergeron, General Manager of Caisse de la Défense nationale, Chief Warrant Officer Ford, Warrant Chief of Staff of the Army and Brigadier-General Christian Barabé, Commander of Land Force Québec Area.

For more than 40 years, the caisse has served the Québec military. It has gained an excellent reputation not only on the sites it serves in Québec, but throughout the Canadian military. In an extremely rare gesture by the Canadian Forces, the caisse received in 2008 the *"Canadian Land Force Commanders Commendation,"* a mark of recognition usually given only to soldiers who have acted above and beyond the call of duty.

There is no doubt that the staff at Caisse de la Défense nationale regularly go beyond the call of duty in their dedicated, committed and steadfast response to their members in the military.

Anxious to make the expertise and know-how it has developed in its sector available to others, the caisse would like to be able to eventually expand its services to the 85,000 soldiers and 25,000 civilian personnel working for the military all over Canada.

For example, the caisse established a personal financial management service for members leaving on a mission. With the "Personalized Account Management Service," military personnel can leave home with peace of mind. Another financial and tax support service is specifically designed for employees who have opted out of the Department of National Defence and Canadian Forces. Again, the advice offered in cases like this is tailored to meet a very specific profile.

Throughout the year, the caisse distributes, in conjunction with soldier support units, more than fifty conferences on financial and tax matters. These conferences are for injured personnel and those in career transition.

With its expertise and knowledge of support programs developed for its clientele, the caisse has become an important tool for the 6,000 military who are members and who have taken control of their financial future!





Bâtirente

Caisse Le Chainon

FOND ACTION
CSN POUR LA COOPÉRATION
ET L'EMPLOI



Desjardins

Caisse d'économie Le Chaînon

Caisse d'économie des employés de Domtar, eager to expand its activities to all workplaces affiliated with the CSN, changed its name in 2005 to become Caisse d'économie Le Chaînon. The caisse acts in synergy with CSN union values and therefore places the utmost importance on people, social rights and environmental conservation.

Composed of only 1,000 members, the caisse is undertaking a new transformation to add development potential, aimed at 300,000 unionized workers in 1,700 CSN unions and working in 4,394 workplaces.



In 1974, the 46th Congress of the CSN adopted the current logo for the trade union confederation. This chain, consisting of three links of steel rod, stands for the strength of ties between the workers. Each link represents one of the types of organization within the confederation: the central trade unions, federations and central councils. The strength of each link represents the strength of the union of all three. Autonomy, democracy and solidarity are also central to CSN's existence and action.

Caisse d'économie Le Chaînon has established strong ties with local partners. Its head office is located at the "Carrefour financier solidaire" in Montréal, which is also home to the offices of a number of community development organizations created upon the initiative of the CSN: Fondaction, Filaction, Neuvaction, Bâtirente, Caisse d'économie solidaire, MCE conseil.

Head Office

2175, boulevard de Maisonneuve Est
Bureau 200
Montréal (Québec) H2K 4S3
514-598-1931
1-877-598-1931

FONDATION

CSN POUR LA COOPÉRATION
ET L'EMPLOI

Fondaction offers a retirement savings plan that allows tens of thousands of women and men to better prepare their lives for retirement and contribute at the same time, to maintaining and creating jobs in Québec. It pays special attention to companies that are listed in a participatory management process, those of the social economy and those that are more concerned about the environment.

Filaction

Fonds de développement

Filaction's mission is to contribute to the creation and preservation of quality jobs throughout Québec. The organization provides part of the capital they need to small businesses and local development funds providing access to microcredit, to help them achieve their goals of economic and social development.

neuvACTION

Une action neuve en entreprise

Neuvaction is a nonprofit organization created upon an initiative by Fondaction. It performs socioeconomic diagnostics of companies in which Fondaction plans to invest.

BÂTIRENTE

— La force de votre épargne —

Bâtirente was established to enable groups of employees in the private sector to benefit from a group plan in the workplace, and provides supplemental pension plans to unions and enterprises in the social economy.

mce conseils

MCE Conseils is a group that supports job creation, performs various studies and supports companies in challenges related to their development, profitability and social responsibility. Active with private firms and specializing in collectively owned businesses, ERM encourages informed reflection, supports financial decision making and designs creative management solutions.

THE MAJOR SECTORS

Page 15 – Bicycle police: Caisse des policiers et policières – Radiology technician: Caisse du Réseau de la santé – Classroom: Group Caisses Division – Military plane: Caisse de la Défense nationale; **Page 16** – Montréal Police - Royal Canadian Mounted Police - Sûreté du Québec; **Page 17** – Caisse des policiers et policières; **Pages 18 and 19** – Onondaga de Pointe-au-Père Submarine, Serres de Guyenne, Les Violons du Roy, Inuit, and training with André Laurin: Caisse d'économie Solidaire – Fire juggler and big top: Cirque du Soleil; **Page 20** – Centre CDP Capital and Marie-Guyart Building (G Complex): Caisse de l'Administration et des Services publics – Representation of Public Service employees: Group Caisses Division – Inside Centre CDP Capital: Stéphan Poulin; **Page 21** – Representation of municipal employees in the 1930s and Children at work: Caisse de l'Administration et des Services publics – Governor's House near the headquarters of the SAQ: Google Street View; **Pages 22 and 23** –

Caisse du Réseau municipal – Firefighters (black and white): Montréal Firefighters Museum Archives (1953); **Page 24** – Air Canada - Air Transat - Canada Post – Bécancour aluminum smelter: Alcoa – View of the FTQ Complex at night: François Roy – Steelworkers Event: United Steelworkers (FTQ); **Page 25** – View of Fermont: Davie Lesieur – Robert Soupras: *Nos caisses de groupes, Une belle histoire!* – Louis Laberge: bilan.usherbrooke.ca/bilan/pages/biographies/183.html; **Pages 26 and 27** – Booth, Conference and AGM: Caisse de l'Éducation – Photos of teachers and students: Group Caisses Division; **Page 28** – Montréal Heart Institute - CHU Sainte-Justine - A young boy during a medical examination: Group Caisses Division; **Page 29** – Caisse du Réseau de la santé - Intermediate Housing: ARIHQ; **Page 30** – Hydro-Québec; **Page 32** – Group Caisses Division; **Page 33** – Caisse de la Culture; **Pages 34 and 35** – Caisse de la Défense nationale, **Pages 36 and 37** – Carrefour financier solidaire and logos: Fondation CSN.

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Caisse d'économie des employés de la STCUM
Caisse d'économie des employés de Domglas Inc. - Domglas Inc. Employees credit union
Caisse d'économie Desjardins Strathcona - Strathcona Desjardins Credit Union
Caisse d'économie St-Luc - St-Luc Credit Union
Caisse d'économie Desjardins du Rail - Desjardins Rail Credit Union
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- 57 Cultural Communities**
Caisse d'économie polonaise du Québec - Polish Credit Union of Québec
Caisse d'économie des Lituanais de Montréal « Litas » - Montreal Lithuanian Credit Union "Litas"
Caisse Desjardins Portugaise



At the height of their growth, there were 240 caisses d'économie whose activities were spread throughout the province. Most of the time, these caisses belonged to groups of workers. Over the years, these caisses were very successful and other groups of workers continued to join their ranks.

Starting in the 1990s, the caisses began to merge to form larger caisses entirely dedicated to workers from large industries and public and private companies from all regions of Québec!

Groups from cultural communities did the same. Faced with many needs, the Polish, Portuguese and Lithuanian cultural communities took their financial future in hand by creating credit unions. They continue their growth today by supporting 2nd and 3rd generation members, and by reaching out to new immigrant communities.



Desjardins Caisse d'économie de Sept-Îles

In 1963, at a time when Sept-Îles was experiencing an unprecedented mining boom, a group of workers from the Québec North Shore and Labrador Railway (QNSL) and the Iron Ore Company (IOC) established Caisse d'économie Ore Rail Credit Union.

In 1954, the IOC began mining one of the largest deposits of iron known at that time. To do this, it set up the necessary infrastructure to transport the ore by building a stretch of railway 573 kms long from the mine site in Schefferville to the shipping terminal at Sept-Îles. Now a part of the Rio Tinto Group since 2000, IOC is the largest producer of iron ore in Canada. At its facilities in Sept-Îles, it currently employs nearly 400 workers responsible for rail transport and shipment of iron ore products for the global steel industry.

In 1981, the caisse merged with Caisse d'économie des travailleurs de Sept-Îles. Founded in 1969 by groups from different sectors, this caisse included employees from Cliffs - Wabush Mines, which employs about 300 workers shipping iron ore mined in Labrador, as well as employees from the education, health and municipal utilities sectors.

In 1992, the caisse added an international consortium, Alouette, which today is the largest smelter in the Americas with a production of over 575,000 tons of steel, employing 1,000 steelworkers. Its ultramodern facilities and expertise of its staff make this a top notch plant and a world leader among aluminum producers.

Head Office

500, avenue Arnaud
Sept-Îles (Québec) G4R 3B5
418-962-7241



Community involvement

- MRC Sept-Rivières' Employee recruiting and retention committee
- GPS Project - Support the recruitment of doctors and pharmacists in CSSS de Sept-Îles
- FTQ North Shore Regional Board – Social delegates
- CHRSI Foundation

Main groups

Mines & steelworking

- Aluminerie Alouette smelter
- Cliffs - Wabush Mines
- IOC mining company
- Trinor Group

Education

- Cégep de Sept-Îles (College)
- Du Fer School Board

Health

- CSSS de Sept-Îles (Health and social centre)

Municipal utilities

- City of Sept-Îles



DID YOU KNOW?

The caisse is involved in the recruitment of doctors and pharmacists.

In partnership with the Professional Services Department of the CSSS, Caisse d'économie de Sept-Îles has developed

the GPS project, including a website and a brochure to help recruit doctors and pharmacists in the region. Two members of the caisse, Dr. Jean-François Labelle and his wife Johanne Cloutier, decided to get involved in this project to talk about the services provided by their caisse and the advantages of the region.



Desjardins

Caisse d'économie des employés d'Alcoa-Manic-McCormick

Caisse d'économie des employés d'Alcoa-Manic-McCormick was founded on November 20, 1965, when workers in the three major sectors of economic activity in the Baie-Comeau region decided to create their own cooperative.

The town of Baie-Comeau took shape in 1936 with the arrival of McCormick pulp and paper company. This large American industrial group was interested in the exploitation of forestry resources in the North Shore, in particular, through its founder, Colonel Robert Rutherford McCormick, chairman of the board of the Chicago Tribune. Today, this factory is part of AbitibiBowater and has 560 workers who annually produce 542,000 metric tons of newsprint.

The Alcoa aluminum smelter, which has the largest group of workers from the North Shore undertook two major modernization projects in 2008. Thus, the sustainability of over 3,900 direct and indirect jobs is assured for several years to come and 700 jobs will be created in the construction sector by the end of the project, in 2015.

A true icon in the region, the Manic-5 dam is the largest multiple arch buttress dam in the world. At the time of its construction in the 1960s, this project involved 15,400 workers. In 2002, Caisse d'économie Reynolds – Hydro merged with Caisse d'économie des employés d'Alcoa-Manic-McCormick and now has 4,000 members.

Head Office

10, avenue Roméo Vézina
Baie-Comeau (Québec) G4Z 2W2
418-296-1519

Main groups

- AbitibiBowater
- Alcoa
- Hydro-Québec
- CSSS de Manicouagan
- De l'Estuaire School Board
- City of Baie-Comeau

DID YOU KNOW?

Caisse d'économie des employés d'Alcoa-Manic-McCormick awards scholarships to deserving students.

The Gerry Tremblay Scholarship was established in 2004 in memory of a founding member of the caisse who was on the board for 34 years. These scholarships are intended to encourage students at the elementary, high school, college, university and vocational levels to continue their education. To date, the caisse has awarded \$34,500, to the great joy of recipients.





Desjardins

Caisse d'économie de la Métallurgie et des Produits forestiers

Founded in May 1965 by the Alcan Arvida union, the caisse is entirely dedicated to the workers in the Saguenay-Lac-Saint-Jean region. It was not long before the group caisse formula began to attract interest from other groups of workers in the region, including the City of Jonquière police and municipal employees union, who joined the caisse in 1969.

A few years later, two other group caisses in the region joined forces with Caisse d'économie de la Métallurgie et des Produits forestiers, which were Caisse des travailleurs d'Abitibi-Price in 1984 and Caisse d'économie des travailleurs d'Alma, in 2005. Today, the caisse has more than 9,000 members.

Community involvement

The caisse is proud of its cooperative difference and supports the initiatives of various groups:

- Conference of social delegates for Saguenay—Lac-Saint-Jean—Chibougamau—Chapais
- Groups of observers to solve worker issues in the plants
- Hôtel Dieu d'Alma hospital fundraiser
- Fondation de ma Vie fundraiser
- Jonquière Pee-Wee hockey tournament

Main groups

- AbitibiBowater Alma, Kénogami
- Cascades Jonquière
- CSSS Lac-Saint-Jean Est
- Novelis Jonquière
- Rio Tinto Alcan Alma, Jonquière, Laterrière
- City of Alma
- City of Saguenay



DID YOU KNOW?

TCA History Contest – Fonds de solidarité FTQ (Solidarity Fund)

As a partner in this competition since 2006, Caisse d'économie Desjardins de la Métallurgie et des Produits forestiers (SLSJ) considers it one of the best ways to support its union partners in their educational efforts and redistribute part of its annual surplus back to young people.

During the 2009-2010 edition, the caisse wanted to increase its participation by adding a creative component. To do this, it initiated a design competition among several hundred young people from high schools, colleges and universities. The choice of original themes and support of a prestigious list of volunteers and partners are the main ingredients behind the long-standing success of this event.



Head Office

1936, boulevard Mellon
C.P. 1097
Jonquière (Québec) G7S 4K7
418-548-4683

Jonképri Service Centre Alma Workers' Service Centre



 **Desjardins**
Caisse du personnel
municipal Québec

In February 1956, a group of Québec City municipal employees met in the boardroom to create an organization for their financial well-being and solidarity: Caisse Desjardins du personnel municipal Québec.

During its first 30 years, the caisse played the role of financial “corner store” and helped workers save money through salary deduction. An employee from the city finance department got time off during lunch or in late afternoon to look after caisse activities.

In the 1980s, rapid developments on financial markets and the growing needs of members were such that the survival of the caisse was in jeopardy. It became essential to reorient the activities of the caisse and take some decisive action. The Board of Directors of the caisse, made up of representatives of all the municipal job categories (police, firefighter, white- and blue-collar workers, executives and professionals), decided to modernize the organization and make it more competitive. The caisse then proceeded to computerize all its services and hired its first General Manager from the field of finance.

A new life began for Caisse du personnel municipal, which reasserted its mission to all its municipal partners, unions and professional associations. The caisse shows its commitment among other things through a bold program of financial aid to Québec City employees. The program has been a resounding success and today the caisse is a source of pride and a unifying force for all its 5,000 members.

Head Office

600, boulevard Pierre-Bertrand
Québec (Québec) G1M 3W5
418-691-6089

Hôtel de Ville de Québec Service Centre
Ste-Foy - Sillery - Cap-Rouge Service Centre

A unifying force in the Québec City municipal workplace!

“Caisse du personnel municipal has the same mission as the unions: the well-being of all municipal workers. It is also with us when our members are experiencing financial difficulties, when they have projects and when they retire. Our caisse is in Québec City to serve us and we know that it belongs to us!”

Jean Gagnon
President of the Syndicat des fonctionnaires de la Ville de Québec

“Always present and available”

“I can see how Caisse du personnel municipal is always present and available to meet the needs of police officers in Québec City. Of course, for their financial lives, but also in the support it offers them in their social and associative lives as human beings. Caisse du personnel municipal is certainly an asset in our workplace.”

Serge Bélisle
Director of Police Services, Québec City



Jean Gagnon



Serge Bélisle

Main groups

Municipal and paramunicipal sectors

- Municipal police and firefighters
- Managers, professionals and executives
- Employees of Réseau du transport de la Capitale (Public transit)
- Unions and professional associations related to the above groups

Union and industrial sectors

- Rothmans
- Stadaconna
- Trade unions and associations representing the various working groups of the Québec City – Chaudière-Appalaches region



Desjardins Caisse d'économie Vallée de l'Amiante

During the 1960s, group caisses were springing up everywhere in Québec. Paul Emile Sévigny, a worker at the Lake Asbestos Mine, found the formula very exciting. At a general meeting of the union employees of Lake Asbestos, he formed a temporary committee on the feasibility of forming a credit union for mine workers.

The project got a very favourable reception. More than 200 workers promised to join the future caisse, which was born December 8, 1964. Word quickly got around among workers in the region and other group caisses were then founded the following year: Asbestos Corporation, Bell Asbestos, Carey Canadian Mines, National Asbestos, Lynn McLeod and finally the employees of St. Ferdinand hospital.

On November 17, 1968, at an extraordinary general meeting for the 2,500 members of the seven caisses in the Thetford region, the members were asked to decide on a merger. Four caisses agreed to the proposed consolidation, while the other three joined the new caisse in 1971. Meanwhile, other groups of workers from the Asbestos region, including teachers from the local school board, staff of Thetford College and employees working in the health sector, came on board and joined the caisse.

Today, the caisse has more than 5,000 members. Its mission remains the same: "To be in the heart of the action with workers, every day!"

Head Office

222, rue Simoneau
Thetford Mines (Québec) G6G 5S5
418-338-4641

Community involvement

In 2007, the caisse launched the Partenaires Ensemble program to promote the economic and financial well-being of its members. It supports them in a process of saving towards a specific goal, such as the purchase of a first home. An agreement was signed with the various unions to promote the program among the workers.

Main groups

- Lab. Chrysotile inc
- Jeffrey Mine
- CSSS région de Thetford
- CSSS des Sources
- Appalaches School Board
- Cégep de Thetford (College)
- Les Sommets School Board





Desjardins Caisse d'économie des Cantons

The history of Caisse d'économie des Cantons is the story of several groups of workers from the major sectors of economic activity who, starting in the 1940s, understood the importance of giving themselves the means to take their financial future in hand. Each of those groups founded their own group caisse based on the credit union model that was highly successful in the United States.

Just like great visionaries, the hospital employees, teachers from the local school board, City of Sherbrooke municipal employees and Kruger Inc. employees had foreseen that work would play a pivotal role in our society. For them, it was natural to form financial services cooperatives in their workplace.

By the mid-1970s, there were four group caisses in Sherbrooke. They began at that time to group together. In doing so, they increased their strength tenfold and continued their growth and mission among workers. In June 1974, the new caisse was founded and named Caisse d'économie Desjardins des Cantons; it is entirely dedicated to the workers of the founding caisses. The caisse now has over 10,800 members.

Head Office

560, rue Bowen Sud
Sherbrooke (Québec) J1G 2E3
819-566-1181

Travailleurs de Brompton Service Centre

A bit of history

1948 City of Sherbrooke municipal employees found their credit union.

1968 Kruger Inc. Employees create their credit union.

1970 Sherbrooke hospital workers found their credit union.

1971 A group of teachers from the Sherbrooke Catholic School Board and the Estrie Regional School Board founded Caisse des enseignants de l'Estrie.

1974 The four credit unions in Sherbrooke joined together to form Caisse d'économie Desjardins des Cantons.

Central to the lives of our groups

The caisse is involved in many projects and events supported by its group, through donations, sponsorships and financial conferences:

- Support student retention through the Propulsion Jeunesse Desjardins program
- Gala des Bravos from the Sherbrooke Regional School Board
- Anti-addiction programs
- Hospital foundations
- Firefighters' toy collection campaigns
- JEVI Centre for Suicide Prevention in Estrie
- École le Touret Foundation, sponsored by the Sherbrooke police force
- Recognition of CHUS employees with 25 years of service and retiring employees
- Desjardins blood drive organized by the City of Sherbrooke blue-collar workers
- Sherbrooke region municipal, hospital and school board employees' retiree association



Desjardins

Caisse d'économie des employés de la C.I.P. La Tuque

The caisse was established on May 15, 1965, by the workers of Canadian International Paper (CIP). In 1954, this major subsidiary of the American International Paper company acquired all assets of the Brown Corporation, which had operated the pulp and paper mill since 1910, then known as Québec and St. Maurice Industrial Company.

In 1988, the plant was sold to Canadian Pacific Forest Products (CPFP) which, after a difficult period, was taken over by Cartons Saint-Laurent in 1994. The plant was again sold in the year 2000 to an American company, Smurfit-Stone, which still runs it and is the largest employer in the pulp and paper sector in the region with 500 workers and 1,200 sub-contractors.

Today, the caisse has a membership of 4,500 workers in the La Tuque region.

Head Office

288, rue Saint-Joseph
La Tuque (Québec) G9X 1K8
819-523-2741



Desjardins

Caisse d'économie Laurentide

In December 1965, a group of workers of the Consolidated Paper Corporation – Laurentide Division founded Caisse d'économie Laurentide. In the early years of the caisse, the general manager's residence served as an office. The caisse then moved, in the early 1970s, into the company's offices. More than 1,000 people worked at the factory at that time.

Today the company is called AbitibiBowater–Laurentide division. Despite a difficult economic situation, the division managed to keep 400 workers employed in Grand-Mère. Other divisions had to significantly reduce their activities. This was the case for the Belgo Division, which closed its plant in Shawinigan in 2005. Its caisse then merged with the Caisse d'économie Laurentide.

The caisse now has about 2,000 members. It also serves the staff of the CSSS de l'Énergie.

Head Office

1171, 3^e avenue
Grand-Mère (Québec) G9T 2W1
819-538-6644





Desjardins Caisse d'économie Marie-Victorin

Building on a strong partnership with the large industry unions in Sorel-Tracy, the caisse was created through the initiative of the Central Council of the CSN, which held its founding meeting on October 19, 1969.

This caisse is entirely dedicated to the workers of the Sorel-Tracy region, and other group caisses have joined it.

Such is the case of Caisse d'économie Carignan, which joined in 1976, a caisse founded by teachers from the region's school board, and Caisse d'économie des Acieries Atlas, which joined in 1999. The caisse now has over 2,500 members.

Head Office

950, route Marie-Victorin
Sorel-Tracy (Québec) J3R 1L3
450-742-3791

Main groups

- Sorel Forge
- Rio Tinto Fer & Titane
- Alstom
- CHSLD du Bas Richelieu
- Sorel Hospital
- Sorel-Tracy School Board

Community involvement

- Syndicat Les forges de Sorel et Rio Tinto Newsletter
- Habitations St-Maxime (Affordable housing)
- Recyclo-Centre
- Sorel Golf Tournament





Desjardins

Caisse d'économie Honoré-Mercier

Thanks to the initiative of fifteen teachers, Caisse d'économie Honoré-Mercier was born on July 22, 1969. Before long, the group caisse formula started generating interest with other workers' groups in the St-Jean-sur-Richelieu region. Employees from health institutions, municipal workers and the military in the region decided to join the caisse.

Three group caisses in the region joined forces with Caisse d'économie Mercier: Caisse d'économie des travailleurs de Marieville, in 1977, Caisse d'économie Base Montréal and Caisse Richelain, both in 1997.

The caisse currently has 3,500 members.

Head Office

315, rue MacDonald
Bureau 102
Saint-Jean-sur-Richelieu (Québec) J3B 8J3
450-348-9214
1-866-348-9214



Main groups

- Hautes-Rivières School Board
- Syndicat des enseignants du Haut-Richelieu
- Collège de l'enseignement général de St-Jean
- CSSS Haut-Richelieu-Rouville
- City of Saint-Jean-sur-Richelieu
- Prysmian Canada Ltd.
- Department of National Defense (Montréal and St-Jean-sur-Richelieu military bases)





Desjardins Caisse d'économie Laurentienne

It was the Economic Committee of the Teachers' Union of the Laurentides School Board that took the initiative to create a group caisse in May 1966. At that time, the status of a teacher was not held in high esteem by the banks, if at all. To avoid falling into the trap of credit companies, which were rampant at the time, the teachers of the Mont-Rolland region decided to form their own financial cooperative. In doing so, they provided themselves with financial services that helped them get on solid ground and make their assets work for them.

From the start, the caisse adapted its service offer to the needs of its members. It put forward a loan program to help teachers who were not getting paid during the summer. It was the first financial institution to address this situation and to encourage its members to engage in systematic savings to fill the gaps in between paycheques.

The formula was very successful. Other groups wanted to enjoy the same benefits and joined the caisse during the 1970s. The employees of three hospital centres in the region were among them. Now, the caisse has some 3,300 members.

Main groups

- Laurentides School Board
- Rivière-du-Nord School Board
- CSSS Argenteuil
- CSSS St-Jérôme
- CSSS des Sommets

Head Office

34, rue Préfontaine Est
Sainte-Agathe-des-Monts (Québec) J8C 1S1
819-326-2700
1-877-611-2700



Desjardins Caisse d'économie Henri-Bourassa

In 1969, members of the staff and faculty of the Henri-Bourassa School Board founded their own savings and credit union. By the early 1990s, employees of health institutions of the Laurentians region joined the caisse, further boosting its success. The caisse currently has 650 members.

Main groups

- Pierre-Neveu School Board
- Hauts-Bois-de-l'Outaouais School Board
- Antoine-Labelle Hospital
- CLSC Laurentides and Hospital
- CHSL Ste-Anne

Head Office

636, rue de la Madone
Bureau 1
Mont-Laurier (Québec) J9L 1S9
819-623-4014
1-877-623-4014





Desjardins

Caisse d'économie Deux-Montagnes

The caisse was founded in 1970 by a group of teachers from the Blainville and Deux-Montagnes regions. Like the 70 credit unions at the time, it became affiliated with the Québec Credit Union League. The League became a part of Desjardins Group in 1981 when it joined with the Fédération des caisses d'économie du Québec (FCEQ).

The caisse offers its services in the ten schools in the Seigneurie-des-Mille-Îles School Board.

It now has some 2,500 members.

Head Office

500, chemin des Anciens
Deux-Montagnes (Québec) J7R 6H1
450-473-6798

Service Centres

Polyvalente Sainte-Thérèse
Polyvalente Deux-Montagnes
École secondaire des Patriotes
École secondaire Saint-Gabriel
École secondaire Oka
École secondaire Jean-Jacques Rousseau
École secondaire Hubert-Maisonneuve
École secondaire Harfang
École secondaire Lucille-Teasdale
École secondaire Rive-Nord



Desjardins

Caisse d'économie des employés de Ville de Laval

In November 1965, a group of employees of the City of Laval founded Caisse d'économie des cols bleus de Laval. By the early 1990s, the caisse expanded its service offer to all groups of workers and professionals of the municipality and changed its name to Caisse d'économie Desjardins des employés de Ville de Laval.

Over time, the firefighters, police, white-collar workers, employees of the Société de transport de Laval, the Alliance des professionnels as well as the retirees of these groups have all joined the caisse, which today has 2,600 members.

Head Office

3009, boulevard Industriel
Laval (Québec) H7L 3W9
450-975-8583





Desjardins

Caisse d'économie des employé(e)s du Secteur industriel (Montréal)

Caisse d'économie Angus was founded in 1949 when workers at the "Angus Shops" followed the lead of their union in founding a credit union so as to provide concrete ways to save their money and provide mutual assistance.

This was part of the wave of activity in the 1950s and 1960s, when several credit unions were established in most major industries on the Island of Montréal, as the labour movement and the major trade unions were spreading the word. In the early 2000s, four caisses in the industrial sector (the Angus, Molson, Labatt and Alpha caisses) merged. They formed a new caisse, whose origin and ownership are reflected in the name that was chosen for it: Caisse d'économie des employé(e)s du Secteur industriel (Montréal).

Today, caisse members include 8,500 workers from large industries, including the Labatt and Molson breweries, Coca-Cola employees, Johnson & Johnson, Kraft, Mabe, Pfizer, Lantic Sugar and dockers at the Port of Montréal.

Head Office

5705, rue Sherbrooke Est
 Montréal (Québec) H1N 1A8
 514-253-0610
 1-800-813-6275

Molson Employees Financial Service Centre
Labatt Employees Financial Service Centre
Kraft Employees Financial Service Centre
Pfizer Employees Financial Service Centre

Main groups

- Bristol-Myers Squibb Canada Inc.
- Chrysler Canada Ltd.
- Coca-Cola Ltd. and its subsidiaries
- General Electric Canada Inc.
- Johnson & Johnson Inc.
- Kraft Canada Inc.
- Labatt Brewing Company Limited
- La Coop Fédérée
- Lucie-Bruneau Rehabilitation Centre Corporation
- Molson Coors
- Longshoremen's Union (Local 375)
- MABE
- Merck Frosst Canada & Co.
- Novartis Pharma Canada Inc.
- Pfizer Canada Inc.
- Ronzoni
- Schering Canada Inc.
- Lantic Sugar
- UFCW local 500, 501, 503 and 504





Desjardins

Caisse d'économie des employés en Télécommunication

Founded in 1937 as the Telephone Workers Credit Union, this was among the first group caisses to be established in Québec. It followed the credit union model that was in widespread use among large U.S. companies.

Two other group caisses were also established in telephone and telecommunications companies: Northern Credit Union and Caisse d'économie Téléglobe. The latter became, in 1999, Caisse d'économie des employés de Bell Canada.

Beginning in the 2000s, there were a number of amalgamations among group caisses, within their activity sectors. This was the case for Caisse d'économie Téléglobe, which, in January 2001, merged with Caisse d'économie des employés de Bell Canada under the name Caisse d'économie Desjardins des employés du Groupe BCE. In 2004, the Northern Credit Union and Caisse d'économie Desjardins des employés du Groupe BCE formed a single caisse, entirely dedicated to this sector of activity: Caisse d'économie Desjardins des employés en Télécommunication. The caisse now has over 7,500 members.

Head Office

340-1050, côte du Beaver Hall
Montréal (Québec) H2Z 1S4
514-393-9552
1-800-393-9552

**Saint-Laurent Service Centre
Dorval Service Centre
Île-des-Sœurs Service Centre**



DID YOU KNOW?

The caisse offers 25 scholarships of \$1,000

Profitability is only meaningful if it contributes to the well-being of individuals and communities. Thus, the caisse and La Personnelle – General Insurance proudly support youth by organizing an annual scholarship draw. This initiative reduces student debt and fosters the emergence of a competent new generation of employees. Each year, 25 scholarships of \$1,000 are randomly drawn among all applicants.

Main groups

- Bell Canada
- BCE
- Tata Communications
- Nortel Networks
- Ericsson Canada
- Flextronics





Desjardins Caisse d'économie des employés de la STCUM

The Caisse de crédit des employés de la Commission de transport de Montréal was founded in 1950, the year the Montréal Transport Commission was created. It affiliated with the Québec Credit Union League and took up residence in the offices of Centre de transport Mont-Royal.

The caisse had one basic mission: to help active and retired employees of the Commission save money and provide them access to credit to help them realize their dreams.

In 1986, the name was changed to Caisse d'économie des employés de la STCUM to better reflect the changes within what was now the Société de transport de Montréal (STM) Transport Corporation.

In the 1990s, the caisse began to focus on development by establishing important partnerships with unions, the management of the STM and the STM Pension Fund. Various programs were developed in collaboration with the STM within the framework of its campaign to recruit bus drivers. Among the initiatives of the caisse is the development of a loan to facilitate obtaining the Class 2 driver's licence required by the STM and a draw for a monthly grant of \$1,000 among new drivers members of the caisse.

Today, the caisse serves more than 8,000 workers from the STM and its subsidiaries as well as their families.

Mutual assistance program

In 2003, the caisse and the unions established a loan program for STM employees. This program is meant for employees experiencing serious difficulties in paying rent or acquiring basic necessities for their families due to illnesses, accidents, addictions, etc. The beneficiaries of the program are recommended by the STM Employee Assistance Service or by the unions.



In 1987, the caisse and the STM collaborated closely to increase awareness among women about a career as a bus driver. In those days, this career path was not so popular with women. In addition to the stereotypes associated with being a bus driver, the main obstacle to hiring women, according to a survey conducted

at the Women's Centre of Montréal, was the high cost associated with obtaining a Class 2 driver's licence.

The caisse therefore created various financial tools to promote the recruitment of women bus drivers. Though they are not exclusive to women, loan programs and scholarships have had the desired effect. The presence of women bus drivers in the ranks of the STM rose from 2% in 1980 to 26% in 2009.

Head Office

8635, boulevard Saint-Laurent
Montréal (Québec) H2P 2M9
514-382-0430
1-877-382-0437





Desjardins

Caisse d'économie Employés de Domglas Inc.

In 1913, several Canadian companies specializing in glass manufacturing merged to form the Dominion Glass Company Limited (1913-1976). This new company had several plants in Canada, including one in Point St. Charles built on land acquired in 1905 and 1923, from the Congregation of Notre-Dame.

In 1976, the company became Domglas Ltd then Emballage Consumers in 1989, and then hired 530 workers. The latter was acquired in 2001 by the multinational O-I (Owens-Illinois) which has become the largest manufacturer of glass containers in the world. Today, the Montréal plant employs 320 workers.

In November 1961, the Domglas workers founded their own group caisse. The headquarters has always been located within the factory and the hours are tailored to workers' schedules. Four days a week, the caisse provides services to its 400 members starting at 6:45 a.m.!

Head Office

2376, rue Wellington
Montréal (Québec) H3K 1X6
514-932-9088



Desjardins

Caisse d'économie Strathcona

Founded in the mid-1950s, three English-language group caisses in the education and health sectors merged in May 2000, namely: F.E.S.C.T. Credit Union, P.A.P.T. Credit Union and Strathcona Credit Union.

The new caisse has retained the name of the latter and now includes 3,800 members.

Head Office

1980, rue Sherbrooke Ouest
Suite 270
Montréal (Québec) H3H 1E8
514-937-5515

Kirkland Service Centre





Desjardins Caisse d'économie St-Luc

On October 14, 1953, Canadian Pacific Railway workers in the Côte-Saint-Luc hump yard joined together to found Caisse d'économie St-Luc. Gérard Bélair, machinist at the diesel shop and the machinists' union representative, was elected President of the caisse.

The caisse mainly offers its services to employees of Canadian Pacific but also to other groups that have, over the years, acquired railway lines from CP Rail, including the Québec Gatineau and Montréal Railway, Maine & Atlantic Canada. The caisse now has over 1,000 members.

Community involvement

The caisse is proud to sponsor most of the activities organized by employees, retiree groups and unions. The caisse provides financial and administrative support to all fundraising campaigns, including the Canadian Pacific Holiday Train, which raises money to provide food to Moisson Montréal and other organizations across the country.

Head Office

5901, avenue Westminster
Côte-Saint-Luc (Québec) H4W 2J9
514-483-7059



Desjardins Caisse d'économie du Rail

Created in the mid-1950s by workers of Canadian National Railway and Canadian Pacific, the caisse has become the financial institution with the closest proximity to work organizations in the railway sector.

Originally known as Caisse d'économie des employés du C.N., the caisse progressively expanded its group to become the Caisse d'économie du Rail - Desjardins Rail Credit Union. The caisse currently has 4,000 members.

For several years, the caisse has proudly supported Special Olympics Québec, in partnership with the Canadian National Railway Police. To raise money, twenty teams of strong men take part in the Steel Challenge, in Old Montréal. In turn, teams must pull a 250 ton locomotive as quickly as possible over a distance of 10 feet. The strength of participants is matched only by their determination to help disabled athletes to achieve their Paralympic dreams.

Main groups

- Canadian Pacific Railway Company
- Montréal Château Champlain
- Canadian National Railway
- GEC Alstom Canada Inc.
- Via Rail Canada Inc.
- Allstream TMMC

Head Office

935, rue De La Gauchetière Ouest
Montréal (Québec) H3B 2M9
514-399-5000





Desjardins

Caisse d'économie des employées et employés de Gaz Métropolitain

On November 15, 1961, 38 employees, executives and retirees signed the founding declaration of the Caisse d'économie Génie Credit Union, affiliated with the Québec Credit Union League (QCUL).

In December 1968, the caisse left QCUL to join the ranks of the Fédération des caisses d'économie du Québec (FCEQ), which affiliated with Desjardins Group in 1979.

On June 9, 1994, Caisse d'économie Génie became Caisse d'économie des employées et employés de Gaz Métropolitain, the new name even better representing its exclusive mission, entirely dedicated to members of this corporation which today has 1,250 employees.

The caisse is very active with organizations in the group and provides support to the Recreation Club of Gaz Métro, the Gaz Métro 25 Year Club, and the various Gaz Métro employee unions. A scholarship program for employees of Gaz Métro and their children has been offered annually for ten years.

The caisse now has over 2,500 members.

Head Office

1717, rue du Havre
Montréal (Québec) H2K 2X3
514-598-3261
1-877-598-3261



My involvement at Desjardins

"When I joined Gaz Métro in 1964, I believed in the cooperative movement, in solidarity and in the control of our savings. I joined the credit union at Gaz Métro. That's what we called our caisse at the time.

During my 38 years of union involvement, including 20 years as President of our CSN local union, I have lived through six legal strikes for a total of 234 days on the picket lines. The CSN and Gaz Métro caisses really helped the workers to get through these economic challenges for our union members. This assistance could not have been achieved with another type of financial institution. With Desjardins Group, it must be remembered, each member is both a member and an owner of his caisse with the right to speak and the right to decide."

Fernand Valiquette
President of the Association des retraités de Gaz Métro





Desjardins Caisse d'économie Polonaise du Québec

The caisse was founded in 1953 to meet the financial and community needs of Polish immigrants.

There have been six major waves of Polish immigration to Canada from the mid-19th century until the 1990s. Most Poles came to Canada during the great immigration wave of the early 20th century as well as after World War II, when many former soldiers, prisoners and refugees fled communist Poland.

According to the latest census, Québec has 47,000 residents who identified themselves as being of Polish ethnic origin, of which over 60% were born here. Nearly a third of them (about 28%) came here before 1961, another third (over 30%) settled here between 1981 and 1990, while less than 7% are recent immigrants. More than half of the members of the Polish Community aged 15 and older are second and third generation.

The Catholic Church plays a very important role in the life of the Polish people. In the past, it was for many immigrants the only link with their homeland and culture. It is the Church of Our Lady of Czestochowa, on avenue Gascon in Montréal, that we find the largest number of parishioners of Polish descent. This Gothic Revival church belongs to the Polish community in Montréal, founded by Bernard Kazmiercyk, Conventual Franciscan.

Today, the caisse serves approximately 1,000 members.

Head Office

5355, rue Sherbrooke Ouest
Montréal (Québec) H4A 1V7
514-845-3534



Desjardins Caisse d'économie Lituanienne de Montréal - Litas

The caisse was founded in January 1955 to meet the needs of the Lithuanian community who fled post-World War II Soviet occupation.

The 1950s era gave rise to the largest wave of immigration of Lithuanians to Canada. Nearly 20,000 of these refugees – the *Dievo Paukštai* (birds of God) – came to Canada. Most are highly educated knowledge workers, craftsmen or artists. According to the 2006 census, Canada is home to 46,690 people of Lithuanian descent.

The Notre-Dame-Porte-de-l'Aurore Church is the meeting point of the Lithuanian community in Montréal. It is located close to the headquarters of the caisse.

Today, the caisse has about 1,300 members.

Head Office

1475, rue de Sève
Montréal (Québec) H4E 2A8
514-766-5827





Caisse Portugaise
has more than 6,000 members.

Head Office
4244, boulevard Saint-Laurent
Montréal (Québec) H2W 1Z3
514-842-8077



In the late 1960s, a group of Portuguese people who had settled in Montréal wanted to create a housing cooperative to better meet the needs of the community. Times were hard and the project initiators struggled to raise the necessary capital.

They turned to the FCEQ, which advised them to establish a savings and loans cooperative and granted them a start-up loan for that purpose. The caisse was founded on January 8, 1969. Its doors opened to the public at 6, avenue des Pins.

Community involvement

The caisse pays special attention to education and teaching the Portuguese language and culture. It is involved with the schools of the Portuguese community and offers financial support for various community events:

- Musicians
- Theatre groups
- Conférence Saint Vincent Paul (Christmas baskets)
- Montréal Autism Foundation
- Sun Youth (summer camps and Christmas baskets)
- Boulevard Saint-Laurent Development Corporation
- Scholarships for Portuguese students



With the blessing of Father José Maria Cardoso!

“The Portuguese caisse is like a good port wine: fine, generous and always serves well!”



The caisse has always supported Alexandre Da Costa

Born in Montréal in 1979, Alexandre Da Costa showed an early outstanding interest in violin and piano. He first performed in concert at the age of nine! Winner of many national and international top awards, he has already given more than 1,000 concerts

in major halls in the world. He has recorded 12 solo CDs. The caisse recognized the remarkable talent of this virtuoso from the beginning. Since then, it has accompanied him in his success.

A few years later, the caisse was well established in the heart of the Portuguese community at 3956, boulevard Saint-Laurent. In June 1980, the caisse acquired head offices that really reflected what it had become: the financial cooperative par excellence of all the Portuguese, serving them in their mother tongue!

In addition to the Portuguese community, the caisse also serves all newcomers from Portuguese-speaking countries (Brazil, Angola, Mozambique, etc.), as well as all the European newcomers who felt a cultural affinity to their country of origin when arriving in the Portuguese community in Montréal.



FROM EAST TO WEST

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