



Financial program for military personnel



Desjardins

Desjardins is proud to offer you an exclusive financial program for military personnel, reservists and civilian employees of the Department of National Defence that saves you money on a host of products and services.

If you take advantage of this offer, your spouse can enjoy the same benefits, provided they do business with your caisse.

Unparalleled accessibility**

- Close to 1,700 Desjardins ATMs in Quebec and Ontario
- More than 2,000 **AccuLink®** network ATMs across Canada.¹¹
- Over 800 caisses and service outlets in Quebec and Ontario
- Virtual network using cutting-edge technology
- Direct access to your finances with your smartphone and tablet through Desjardins mobile services

** Effective October 1, 2023.

For your personal needs

To take advantage of this financial program, you need to have your salary direct deposited at the caisse where you would like this program to apply.

FINANCIAL TRANSACTIONS	
Unlimited plan (AccèsD, debit card, cheques and Desjardins ATMs ¹)	Get the Unlimited plan for \$7.95 monthly (monthly rebate of \$8)

Plan is free if you maintain a minimum monthly account balance of \$4,000

Overdraft transfer Protect your account with a cash advance from your Desjardins credit card ² or Desjardins line of credit ³	No registration fee ⁴
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DESJARDINS CREDIT CARDS	
Desjardins credit cards	<p>Depending on the card you choose (certain Desjardins credit cards have annual fees⁵):</p> <ul style="list-style-type: none">- Get up to 4% of your purchases in cash back⁶ rewards or BONUSDOLLARS⁶- Travel insurance⁷, mobile devices⁸, purchase protection⁸ and extended warranty⁸ are included- Get up to 25% off the rental rate on Hertz®, Thrifty® and Dollar® vehicles

For details, visit desjardins.com/perso-credit-cards

SAVINGS AND INVESTMENTS	
Savings accounts	<p>A variety of accounts for saving for the short-term, reaching a goal or setting money aside for a major investment</p> <ul style="list-style-type: none">- Various ways available to build capital- Deposits, withdrawals, transfers permitted at all times- Non-registered and registered savings

For more information, visit desjardins.com/savings-accounts

FINANCING	
Personal Line of Credit and Investor STRATEGIC Line of Credit	Desjardins prime rate ¹⁰ plus 2%

MORTGAGE FINANCING	
Relaxation of mortgage indemnity on change of base of assignment (transfer) ¹⁰	

Other benefits for you

As a member of the Department of National Defence, you're also eligible for group home and auto insurance through The Personal.¹²

Take advantage of exclusive rates not available to the general public, personalized coverage for military personnel, and so much more.

thepersonal.com/cfmws
1-888-476-8737

Conditions apply to all products, services and benefits offered.

Financing offers (Desjardins credit cards, payment methods and all other forms of financing) are subject to credit approval.

1. For withdrawals at non-Desjardins *Interac*⁺ and *Plus*^{*} affiliated ATMs, fees of \$1.50, \$3.00 or \$5.00 may apply. In addition, some ATM operators may charge additional fees. They must inform you of the fee via an on screen message before processing the transaction. You then have the option of cancelling the transaction. These fees are added to the withdrawal amount and paid directly to the ATM operator. For more information, see the *Service fees guide* available at your caisse and at desjardins.com/fees.
2. Service may be suspended due to the available credit limit for overdraft transfer, the card conditions or applicable credit and security rules. Details and conditions at desjardins.com/overdraft.
3. In accordance with the terms and conditions of your line of credit agreement.
4. The applicable fee is the interest on the cash advance, calculated at the Desjardins credit card or line of credit rate as of when the cash advance is granted.
5. You have between 21 and 25 days from the date the monthly statement is issued to pay the full balance on your account without interest, except on cash advances. The minimum payment is 5% of the following: your outstanding balance, interest on purchases and monthly installments that were not paid by the due date for the previous period, regular purchases and cash advances from the current statement period, plus interest on cash advances. This amount will also include any other amounts due under your credit card contract. Here are some examples of applicable interest for a 30-day billing cycle: If the regular annual interest rate is 10.9% and your average daily outstanding balance is \$100, you'd be charged \$0.90 in interest. If it's \$500, you'd be charged \$4.48 in interest, and if it's \$1,000 you'd be charged \$8.96 in interest.

To find out more or take advantage of this program today:

Contact a caisse advisor.

6. Cash back and BONUSDOLLARS are calculated as a percentage of the purchases made with the card. Merchandise returns, cash advances, equal payment cash advances, RRSP cash advances, promotional and regular cheques, in-store Accord D financing, interest charges, purchases of foreign currency, electronic funds transfers, money orders and any type of purchase made in a casino do not earn cash back.
7. 3-day Travel Insurance coverage applies to you, your spouse, and your dependent children and grandchildren. Your spouse and dependent children and grandchildren must accompany you throughout the trip to be covered by the travel insurance. If you're taking a longer trip, you must take out extended coverage with the same insurer to get your free days of coverage. Insurance coverage underwritten by Desjardins Financial Security Life Assurance Company. This document is for information purposes only. Some conditions and restrictions apply. For more details, refer to the insurance policies.
8. In the event your cell phone, smartphone or tablet is lost, stolen or accidentally damaged or experiences mechanical failure. Insurance coverage is underwritten by American Bankers Insurance Company of Florida (ABIC). ABIC, its subsidiaries and affiliates carry on business in Canada under the name of Assurant Solutions®. ®Assurant Solutions is a registered trademark of Assurant, Inc. Details of your insurance coverage, including definitions, benefits, limitations and exclusions, are in the Certificate of Insurance provided with your card. The Certificate of Insurance is also available at desjardins.com/perso-credit-cards.
9. The prime rate is the annual variable interest rate that is publicly and occasionally set by Desjardins, and from which it calculates the interest rate on the loans it grants in Canadian dollars in Canada.
10. This flexibility applies when a military member, reservist or civilian from the Department of National Defense is relocating or is posted to a territory not served by a Desjardins caisse. A request must be submitted to benefit from this program and obtain, depending on the situation, a reimbursement or exemption of the mortgage indemnity. Certain eligibility conditions apply, and the offer is subject to change without notice. For more information on this flexibility or the proof required, please contact your caisse. For more information on current rates, go to desjardins.com/mortgage-rates.
11. Transactions that exceed the maximum allowed under your plan or that are not included in your plan are charged at the regular transaction rate. For more information, go to desjardins.com/fees.
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Note: May not be combined with any other offer or promotion.

Content of the financial program for military personnel may change without prior notice.