

Changes to the offer for members ages 31 and over

1 The student offer is ending

Our current offer for students will be discontinued on November 17, 2024. If you're 31 or over and you currently have this offer, you will no longer be eligible for your free plan. This applies at all caisses where you have the offer.

On November 17, 2024, your current account will become an **everyday account**.

With this account, you do not earn interest on your balance. If your goal is to save, consider getting a Savings Account. You can also contact your advisor for more information about investment solutions that will fit your needs.

If you currently have a transaction plan, it will remain in place and you will automatically be billed the appropriate fee. If you don't have a plan, your transactions will be charged individually.*

*How transactions are charged individually

Service fees are charged on certain regular transactions, like money transfers and purchases with your debit card. For more information about these fees, visit desjardins.com/fees.

2 Monthly fees for paper statements

When the offer comes to an end, account maintenance fees¹ for paper statements will come into effect. If you want to continue receiving paper statements, they are only offered free with the **Basic** plan. Otherwise, they cost **\$2.25 per month**. **Online statements are always free.**

Check out the fees for the various **monthly plans** and for **paper statements** (if applicable) to **decide which option best meets your needs**. Whether you currently have a plan or not, you have the option to select a new plan for your everyday account.

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Starting in November 2024:

	Basic	Intermediate	Unlimited	Unlimited Plus
Monthly fee ²	\$3.95	\$10.95	\$15.95	\$21.95
Monthly transactions ³	12	30	Unlimited	Unlimited
Free if you maintain a balance of at least ⁴	\$1,500	\$3,000	\$4,000	\$5,000
Additional services	–	–	–	Included ⁵
Monthly fee for paper Statements	None	\$2.25	\$2.25	\$2.25
Monthly fee for online statements	None			

To select your transaction plan online starting November 17, 2024

1. Log in to **AccèsD**.
2. Select your account.
3. Select the **Information** tab, followed by **Plan**.
4. Select your new plan.
5. Confirm your choice.

To register for online account statements, visit desjardins.com/statements.

For more information or to discuss your options or select a plan, call **1-800-224-7737**.
You can also contact your advisor at the caisse.

1. Account maintenance fees for paper statements are charged on the last business day of the month.
2. Monthly fees will be billed on the last business day of the month, based on the transaction plan you hold on that date.
3. Transactions that exceed the maximum allowed under your plan or that aren't included in your plan are charged at the regular transaction rate. For more information on service fees, visit desjardins.com/fees.
4. You must maintain the minimum balance in your everyday account for the duration of the month in order for your plan fees to be waived for that month.
5. For more information on the services included with the Unlimited Plus plan, go to desjardins.com/unlimited-plus-plan or speak with your advisor.