



A MAJOR INSTITUTION FOR THE FAMILY, MEMBERS FOR THREE GENERATIONS

MERGER PROJECT

between Caisse populaire Pointe-aux-Roches-Tecumseh and Caisse populaire Welland



COMBINING OUR RESOURCES WILL ENABLE US TO:

- offer better and more specialized services to our members
- provide access to specialized professionals and avoid service interruptions
- maintain a high-quality service
- meet the challenge of finding new talent through a greater pool of resources and more attractive career advancement opportunities
- strengthen Desjardins's ability to serve our members in the communities and ensure an enduring presence
- remain profitable, which is increasingly crucial in fluctuating markets
- develop and optimize our potential in the market and, eventually, in other sectors while staying off the competition



THE MERGER PROJECT HAS OUR VOTE OF CONFIDENCE

Our members' interests are paramount, which is why we want to provide them with access to the best financial expertise on the market. That is the pledge provided by the Board of Directors of both caisses.

More than simply joining two entities, this merger represents an opportunity for us to work together for the benefit of our communities.

AN IMPORTANT COMMUNITY INSTITUTION TO BETTER SERVE YOU

- approximately **11,500 members**
- **34 employees**
- **13 directors**
- **\$829 million** in business volume
- **6 branches**
- **6 ATMs**

THE NAME OF THE NEW CAISSE

Representative of the territory, the name of the new Caisse will be **Caisse populaire Sud-Ouest Ontario**.

A BOARD OF DIRECTORS REPRESENTATIVE OF THE COMMUNITIES

The Board of Directors of both caisses support this project, as it will allow the new Caisse to become a major economic force in the region. Your elected representatives will come from the different sectors to ensure just and equitable representation.

In all, 13 members will make up the new Caisse's Board of Directors. Six will come from Caisse populaire Pointe-aux-Roches-Tecumseh and seven from Caisse populaire Welland.

This representative structure is reassuring for the future.



PERSONNEL

We want you to know that our present employees will keep their positions, and you will continue to receive services from the people you know and trust.

Our personnel will have more attractive possibilities for advancement, since we will be a major institution that combines member satisfaction with employee well-being.

THE NEXT STEPS

The special general meetings, which will be held in September 2016, will give members an opportunity to vote on the project.

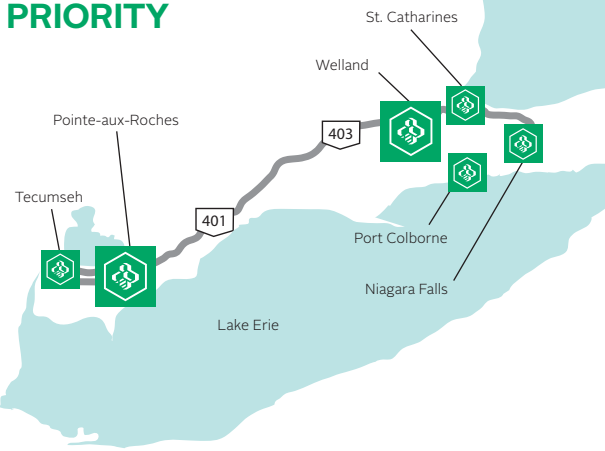
We will be informing our members of the meeting dates and time through various methods of communications.

If the project is approved, the new Caisse will open January 1, 2017.

ADVANTAGES OF THE MERGER

- + **Greater** ability to support our members at every step of their financial journey by uniting our advisors' strengths, talents and skills.
- + **Greater** benefits for our community with significant commitment to different segments of the population.
- + **Greater** economic strength in the communities.
- + **Greater** cooperative strength through representation of members on the Board of Directors.

GIVING YOU HIGH-QUALITY SERVICE REMAINS OUR PRIORITY



QUESTIONS?

Contact us to learn more about this project.

Caisse populaire Pointe-aux-Roches-Tecumseh
519-735-6069

Caisse populaire Welland
905-735-3453

Access your caisse services 24/7

- desjardins.com
- m.desjardins.com
- 1-800-CAISSES
- ATMs
- Mobile deposit

