

**Embargo - March 28, 9:30 a.m.****PRDG1519****Desjardins announces a number of innovations at its annual general meetings***Desjardins is becoming more innovative while remaining true to its nature — a cooperative financial group*

**Montreal, March 28, 2015** – “While remaining what we are—a cooperative financial group with strong cooperative values—we have chosen to be more innovative. We want to be even more effective so that we can continue to meet the needs of our members and clients, today and tomorrow.” That’s how Monique F. Leroux, Desjardins Group’s Chair of the Board, President and CEO, today presented the company’s many recent innovations to the approximately 1,200 caisse delegates gathered at the Palais des congrès de Montréal for the Desjardins Annual General Meetings.

One notable mention is the Ajusto program offered by Desjardins Insurance. Ms. Leroux announced that Ajusto now has a smartphone app that replaces the device that clients previously installed in their cars. This latest offering makes Desjardins the first Canadian insurer and one of the very first in the world to have a telematics insurance program with a 100 % mobile solution. It’s currently offered in Quebec and Ontario.

Last year, Desjardins also launched the Hop 'n S@ve instant savings tool, which has quickly become popular with caisse members, especially young people. In just one year, users have saved over \$30 million. Offered through Desjardins mobile services, Hop 'n S@ve, along with InstaBalance, will also be available on the new Apple Watch that will be launched soon.

Another innovation is the 360d service outlet close to the Université de Montréal campus. “360d combines the best of technology and customer service to offer young people a unique experience in a warm, relaxed environment where everything is organized around their needs.” said Ms. Leroux, who added that similar service outlets will soon be set up near other university campuses.

Ultimately, Desjardins’ aim is that its members and clients will benefit from these initiatives fuelled by the spirit of innovation. And with the upcoming launch of the Desjardins innovation lab, experts, partners and dedicated employees will be able to work on designing prototypes and exploring the most advanced technology, in a multidisciplinary, stimulating and high-performing space for collaboration and cooperation.

“This is the Desjardins of tomorrow already at work,” said Ms. Leroux. “Technology is a fantastic tool that allows us to provide our members with even better service, every day. It’s a whole digital ecosystem that we are building for them; a whole culture of cooperative innovation that we want to develop for them.”

Ms. Leroux also presented the major achievements of the year, including: how the caisse network continues to adapt to new market realities; new or renewed partnerships with financial cooperatives in Canada and Europe; and of course the acquisition of State Farm’s Canadian operations.

In conclusion, she said that innovation has shaped Desjardins Group and has played a key role in the company's growth and evolution. "We want to keep up the momentum. When we look far ahead, we see in Desjardins a cooperative financial group that remains strong: Effective. Innovative. Relevant. What we want is a group that is a leader in a changing world, which is at the service of its members, clients and communities."

### **About Desjardins Group**

[Desjardins Group](#) is the leading cooperative financial group in Canada and the fifth largest cooperative financial group in the world with assets of more than \$229 billion. It has been rated one of the 50 Best Employers in Canada by Aon Hewitt. To meet the diverse needs of its members and clients, Desjardins offers a full range of products and services to individuals and businesses through its extensive distribution network, online platforms and subsidiaries across Canada. The group has one of the highest capital ratios and [credit ratings](#) in the industry. In 2014, Desjardins was named the fourth safest bank in North America by *Global Finance* magazine and the second strongest bank in the world by *Bloomberg News*.

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