



Service fees

FOR INDIVIDUAL MEMBERS
Effective August 1, 2019



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Welcome to Desjardins

By choosing Desjardins you've opted for a different way of managing your finances.

Desjardins Group is Canada's largest cooperative financial group. Through your Desjardins caisse, you'll benefit from the expertise of Desjardins Group's professionals and its extensive network of caisses across Quebec and Ontario.

You can always keep a close eye on your finances either online, over the phone, on your mobile device, at an ATM or with teller services.

Your caisse is here for you! Our professionals can provide you with the advice you need to make your dreams a reality.



Your chequing account

Choose the right account for your everyday transactions

We have a range of different accounts to help you manage your personal finances. These accounts are tailored to your daily transactions. Choose the one with the features that are right for you.

Type of account	Personal Chequing Account	Regular Savings Account ^{1,2}	High-Yield Account	\$U.S. Build-Up Savings Account
Advantages	Allows you to perform all of your regular transactions	Eligible for RRSPs and other retirement plans	Allows you to perform your regular transactions and get a superior return	Allows you to perform certain regular transactions Lets you build up U.S. currency savings Ideal for saving money on currency exchange fees
Issuance	✓		✓	✓
Interest		✓	✓	✓
Eligible for a plan	✓			
Service fee exemptions	For members under age 18 with a Youth Profit Account If you sign up for one of the plans and maintain the minimum monthly balance		If you maintain the \$25,000 minimum monthly balance	If you maintain the \$1,000 minimum monthly balance

Help your children learn about saving and financial autonomy

The school caisse and the student caisse/Finance Lab are personalized programs that teach children to save. They help teach your child the value of a dollar. These programs are aimed at children who attend participating elementary and high schools.

School caisse	Student caisse/Finance Lab
For children ages 6 to 11	For youth ages 12 to 17
Teaches children about saving and cooperation while developing their saving habits	A youth-directed educational project which provides young people with the tools to make their first transactions and put basic concepts such as saving, management, entrepreneurship and cooperation into practice
No service fees	No service fees

Deposit guarantee

Quebec:

Desjardins caisses in Quebec are registered with Autorité des marchés financiers, in compliance with the *Deposit Insurance Act*. For more information, go to the Autorité des marchés financiers website.

Ontario:

Ontario deposits are insured by the Deposit Insurance Corporation of Ontario (DICO). For more information on deposit insurance, ask for a brochure at your caisse, call DICO at 1-800-268-6653 or visit dico.com.

Your transaction plan

Choose the plan that's right for you

Desjardins members can choose from among various banking services. While most members prefer automated services such as AccèsD and ATMs, some prefer to deal with a teller in person.

Choose a Desjardins transaction plan and make transactions at a competitive fixed rate. Remember, your transaction habits may change over time. Feel free to review your plan and change it as needed.

What type of user are you?

These questions will help you choose the plan that best fits your user profile.

- On average, how many transactions do you make each month?
- Are you able to maintain a minimum monthly balance in your account?

Feel free to speak with an advisor at your caisse. They can offer you advice on making efficient and economical transactions and can help you choose your plan.

Desjardins transaction plans

Choose a transaction plan that suits your banking habits.

Desjardins plan		Unlimited Plus	Unlimited	Intermediate	Basic
Number of monthly transactions		UNLIMITED	UNLIMITED	30	12
Access method	AccèsD, ATMs ³ , Access Card and cheques	✓	✓	✓	✓
	Teller services	✓	✓	✓	✓
Drafts or money orders		✓			
Personalized cheques ⁴		✓			
Certified cheques		✓			
Discount on a safety deposit box rental ⁵		✓			
Monthly return of paper cheque images		✓			
Online account statement		✓	✓	✓	✓
Paper account statement ⁶		✓	✓	✓	✓
Free plan with a minimum monthly balance ⁷ of		\$5,000	\$4,000	\$2,500	\$1,500
Monthly fees		\$21.95	\$13.95	\$8.95	\$3.95

Account maintenance fees apply to passbook accounts.
Please refer to page 19 for more information.

* 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, see the Fees for individual transactions section of this guide or go to desjardins.com/fees.

Changes to the 2019 transaction plans

Stay informed about the changes

To make things easier, Desjardins will be offering four transaction plans instead of seven starting August 1, 2019. Here are the names of the four plans:

The Premier Plus <i>will become</i>	Unlimited Plus
The Premier <i>will become</i>	Unlimited
The Autonomous <i>will become</i>	Intermediate
The Economy <i>will become</i>	Basic

New names, same features

Don't worry! Even though the names of the transaction plans have changed, there will be no changes to the plan features.

If you have any questions, please contact your advisor.



Information about transaction plans no longer offered

The following transaction plans are no longer offered, but members who have one of these plans may keep it.

Desjardins plan	The Autonomous Plus	The Mid-level ⁸	The Economy ⁸
Number of monthly transactions	40	25	7
AccèsD, ATMs ³ , Access Card and cheques	✓	✓	✓
Teller services	✓		
Drafts or money orders			
Personalized cheques ⁴			
Certified cheques			
Discount on a safety deposit box rental ⁵			
Monthly return of paper cheque images			
Online account statement	✓	✓	✓
Paper account statement ⁶	✓	✓	✓
Free plan with a minimum monthly balance ⁷ of	\$3,000	\$2,000	\$1,000
Monthly fees	\$10.95	\$6.95	\$3.45

* 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, see the Fees for individual transactions section of this guide or go to Desjardins.com/fees

Your questions about service fees

Do all transactions carry a fee?

No, not all transactions carry a fee.

The following transactions and services are always free:

- Deposits (including direct and mobile deposits)
- Account balances
- Online account statements and recorded statements of recent transactions by AccèsD telephone
- Transaction summaries at Desjardins ATMs and via AccèsD (Internet, mobile or telephone)
- Line of credit payments
- Automatic transfers between accounts in a single folio

Why do I have to pay fees?

Service fees help ensure the costs generated by the use of the caisse's products and services are shared fairly among members. They also finance the expansion of mobile and online services so Desjardins can give you greater access to its services, regardless of the technology you use.

Do I have to pay other fees in addition to my monthly plan?

Not as long as you stay within the number and type of transactions included in your plan.

However, transactions that exceed the maximum allowed under your plan or that are not included in your plan are charged at the regular transaction rate.

Remember that additional fees apply to withdrawals made at non-Desjardins ATMs.³

To find out the fees per transaction, go to the **Fees for individual transactions** section on page 19.

When should I change plans?

As your situation changes, so do your needs. That's why it's important that you review your plan regularly and make sure it still suits your transaction needs. If you change your banking methods, you might want to change your plan as well.

How do I choose the plan that's right for me?

You just need to know what your banking habits are and choose the plan that meets your needs using the **Desjardins transaction plans** table on pages 6 and 7.

You can also choose your plan and confirm your choice with the **Select a plan** feature in AccèsD Internet or mobile.

For details, go to desjardins.com/SelectPlan.

Did you know that your plan could be free?

If you maintain your plan's required minimum balance in your account at all times, there will be no fee for your plan!

Do you have offers for students or seniors?

Yes, there are offers designed for specific age groups.

For example:

- Young people ages 18 to 21
- Young people ages 22 to 25, who are full-time vocational or college students
- Full-time university students
- Members ages 60 and over

If you are eligible for these offers, go to [desjardins.com](https://www.desjardins.com) or talk to an advisor at your caisse to find out about applicable terms and confirm your eligibility.



Tips to help you manage your finances

Make the most of automated services

Automated services are a great way to make the most of your transactions while staying within the terms of your transaction plan.

Sign up for AccèsD for free!

Secure and easy-to-use AccèsD makes it easier to manage your personal finances. It lets you carry out your financial transactions and gives you direct access to your accounts 24 hours a day,⁹ seven days a week, anywhere in the world.

With AccèsD (Internet, mobile or telephone), you can conduct a wide range of real-time and postdated regular transactions: consult your account balances, track your recent transactions, transfer money between accounts, pay bills including for Desjardins credit cards or repay your line of credit. For a list of all transactions that you can make in AccèsD, visit [desjardins.com/accessaccounts](https://www.desjardins.com/accessaccounts).

Register online at [desjardins.com/accesd-registration](https://www.desjardins.com/accesd-registration).

Save time—and the planet, too—with online monthly account statements

Available from the first day of the month on AccèsD Internet, you have access to all your account information such as transactions, fees, loans, and guaranteed investments. And that's not all! You don't pay any account maintenance fees.

You also receive all documents related to your market-linked guaranteed investments or term savings when you sign up for AccèsD online monthly account statements. Receiving and viewing your documents online is simple, efficient, and eco-friendly. To find out more, go to [desjardins.com/onlinedocuments](https://www.desjardins.com/onlinedocuments).

Use Desjardins automated teller machines⁹

Did you know that Desjardins has the most ATMs of any financial institution in Quebec and one of the largest ATM networks in Canada?

More good news: there are no additional withdrawal fees when you use a Desjardins ATM.

Are you travelling soon?

Any withdrawals at a Desjardins Bank ATM in Florida or a Cr dit Mutuel ATM in France are included in your transaction plan.

Make it easier to manage your finances

Set up pre-authorized payments

Sign up for pre-authorized payments for your electrical, phone, gas, cable and insurance bills.

Your payment will be deducted automatically from your account on the date and under the conditions you have selected (fixed amount or entire balance), and your bills will be paid on time.

To sign up, just contact the service providers and inform them that you'd like to make pre-authorized bill payments

Make a withdrawal along with a direct payment

When you make a purchase using direct payment, you can withdraw cash if the merchant provides this service. Combine two transactions in one!

Use the direct deposit service to save time and skip the trip

Direct deposit is simple and secure, and saves you time and energy. You'll get access to your funds right away. Things like your pay, tax refund, Old Age Security and child benefits, social assistance payments from the Quebec government and Ontario Works government payments can be easily deposited directly to your account.

In just a few clicks, you can now log in to Acc sD to sign up for direct deposits from the Canada Revenue Agency and Revenu Qu bec.

For more information about direct deposits, go to desjardins.com/depotdirect.

Make more transfers

Whether you're paying back a family member, helping out a friend, paying your rent or daycare, Desjardins is here to help with two quick and secure ways to transfer funds via Acc sD Internet or mobile.

Interac¹⁰ e-Transfer

With *Interac* e-Transfer, you can transfer money at any time, by text or email, to anyone with a Desjardins account or an account at another Canadian financial institution.

Desjardins money transfers

The money transfer allows you to transfer funds from your Desjardins account to the account of another member or someone who has a Desjardins credit card.

Avoid unpleasant surprises

Desjardins email alerts and notifications

Keep a closer eye on your finances with alerts and notifications.

When you sign up for the alert service in AccèsD Internet, you can set up email alerts. You can also turn on Desjardins notifications in your Desjardins mobile services app.

For example, you'll receive an alert or notification if you don't have enough money in your account to cover your next pre-authorized payment. Just top up your account and avoid the fee!

Overdraft transfer¹¹

Overdraft transfers will save you fees in the event of overdraft and a temporary lack of funds in your account.

When you link your Desjardins credit card to your chequing account, a cash advance can be transferred to your account in the event of overdraft. The advance amount will be added to your credit card balance. You can pay it back at any time through AccèsD (Internet, mobile or telephone), at an ATM or at your caisse.



Fees for individual transactions¹²

Also available at desjardins.com/fees

Regular transactions	Types of accounts	
	Personal Chequing, Build-Up Savings, Regular Savings ²	High-Yield
Desjardins ATMs		
Withdrawal, transfer and payment of a bill registered in your file	\$1.25	\$1.50
Deposit, account balance information, passbook update, summary of transactions, line-of-credit repayment	Free	Free
Non-Desjardins ATMs		
Interac network ^{3, 10} (in Canada)	\$1.50	\$1.50
Plus network ^{3, 12} (outside Canada)		
Desjardins Bank	Free	Free
Crédit Mutuel	Free	Free
North America	\$3.00	\$3.00
Elsewhere	\$5.00	\$5.00
AccèsD (Internet, mobile or telephone¹⁴)		
Transfers and payment of a bill registered in your file	\$1.25	\$1.50
Account balance information, online account statement, summary of transactions, line-of-credit repayment	Free	Free
Direct payment (Canada, U.S.)	\$1.25	\$1.50
Direct deposit, automatic transfer between accounts in the same folio	Free	Free
Pre-authorized payment	\$1.25	\$1.50
Automatic transfer between accounts in different folios at the same or different caisses	\$1.25	\$1.50
Cheque	\$1.25 ¹⁵	\$1.50
Teller services		
Cheque cashing, withdrawal or transfer	\$1.25 ¹⁵	\$1.50
Bill payment	\$2.25 ¹⁵	\$2.50
Deposit, account balance information, passbook update and line-of-credit repayment	Free	Free

Account maintenance fees

Account maintenance fees may apply to certain accounts if the total balance in your folio (your Personal Chequing Account¹⁶ and your Regular Savings Accounts¹⁷) is less than \$2,500.

The rates are as follows:

Account with monthly online statement	
For all other types of accounts	Free
Account with monthly paper statement	
For a Chequing Account ¹⁶ without a transaction plan, including Regular Savings Accounts ¹⁷	\$1.00/month
Passbook account	
For a Chequing Account ¹⁶	\$2.50/month
For a Regular Savings Account ¹⁷	\$2.50/month

Account statements

Monthly online account statement (AccèsD Internet)	Free
Weekly paper account statement	\$1.00
Account statement with cheque images	
Paper account statement	
Weekly with online cheque images	\$1.10
Weekly with paper cheque images	\$2.60
Monthly with online cheque images	\$2.00
Monthly with paper cheque images	\$3.50
Online account statement (AccèsD Internet)	
Monthly with paper cheque images	\$3.50
Monthly with online cheque images	\$2.00

Additional services

Access Card	
Additional card	\$5.00
Cheque retained for future cashing	\$5.00
Certified cheque	
At signatory's request	\$15.00
At payee's request	\$20.00
Safety deposit box (annual rental)¹⁸	from \$40.00
Order of personalized cheques¹⁸	supplier's cost
Confirmation or information on balances, fees, interest, transactions or other operations	
In writing	\$35.00/hour

Additional services (continued)

Stop payment		
With complete information (date, balance and name of payee)		
On AccèsD		\$12.00
At the teller counter		\$13.00
With partial information		
For a series of cheques or pre-authorized payments		\$20.00
Cashing traveller's cheques		
		Free
Closing an account		
Less than 90 days after opening		\$20.00
Upon request from another institution		\$20.00
Inactive folio		
Quebec	Ontario	
After 1 year	After 2 years	\$15.00
After 2 years	After 5 years	\$30.00
After 3 years	After 9 years	\$50.00
Insufficient funds		
Cheque or pre-authorized payment without funds*		\$45.00
Overdraft ¹⁹		
Caisse transfer		\$5.00
Annual interest rate ²⁰		21%
Overdraft protection ¹¹ (eligible credit cards only)		Free
Cheque or other document search		\$5.00/document
Other administrative tasks		
Requested by a member, a third party or as a result of a member's error		\$35.00/hour min. \$17.50
Draft or money order (all currencies)		
Issuance		\$7.50
Reimbursement and photocopy		between \$10.00 and \$50.00

* This transaction is indicated as "Returned Item Charges" on the account statement.

Currency transactions

Purchase or sale of U.S. currency	Free
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Purchase or sale of currencies other than U.S.	\$3.50
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Issuance of a U.S. dollar cheque on a Canadian dollar account	\$17.00
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Cashing or depositing cheques, money orders or drafts in a Canadian dollar account	
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U.S. currency	\$2.50 per deposit or cashing
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Other currency	\$12.00 per deposit or cashing ²¹
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Funds transfer

Sending funds	
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Within Canada	between \$2.00 and \$50.00
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At Desjardins Bank	between \$0.00 and \$10.00
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Outside Canada	between \$4.00 and \$80.00
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Receiving funds	
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Under \$50.00 ^{22, 23}	Free
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More than \$50.00 ^{22, 23}	\$15.00
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Additional information

Protection of personal information

Privacy legislation establishes specific rules for the management of personal information that is collected, held, used or shared with third parties for the purposes of running a business.

Desjardins complies with numerous rules in order to protect your personal information.

- We do not divulge any information about you without your consent, unless we are legally authorized to do so.
- Desjardins employees are not authorized to ask you for your password or personal identification number (PIN).
- Desjardins employees cannot ask you for personal information over the telephone or by email, such as your debit card number, your birthday or your social insurance number, except as part of the usual identification process when you contact us.
- Desjardins Group complies with the "National Do Not Call List (DNCL)" regulations.

Data sharing between Desjardins Group components: Consent

Desjardins Group components offer a wide range of products and services to meet all your financial needs, from savings and investments to credit and insurance. Desjardins consent authorizes the components to share your personal information so they can serve you better. Giving consent means you will be known at any Desjardins you walk into; you will receive personalized service and will no longer have to repeat your basic information over and over again. Rest assured, authorized Desjardins employees will only have access to the information they need to do their job.

You can choose whether to grant consent to Desjardins and consent can be revoked at any time. No matter what you choose, you can always change your mind later.

When you give consent, you allow Desjardins Group components to collect, use and share your personal information as necessary for the following purposes:

- To provide you with more efficient service by:
 - making it quicker to open a new account and allowing you to benefit from Desjardins advisors' and representatives' time and expertise
 - making it easier to identify you when you are in contact with one of Desjardins's components
 - saving you from having to repeat the information required for certain transactions
- To check whether you are eligible for discounts, promotions and certain products and services
- To prepare personalized offers for you, and to avoid offering you products and services you already have (credit cards, Desjardins Funds, etc.)
- To analyze your financial situation from a more global perspective to provide you with products and services tailored to your needs
- To update information in your files

Holding funds and authorized transit

Holding funds is a routine precaution taken by all financial institutions to safeguard against returned cheques. At Desjardins, funds are generally held for five to seven business days if you deposit a cheque at the counter, ATM or through Desjardins mobile services or if you make an inter-institution transfer through AccèsD Internet or mobile.

For verification purposes, this procedure applies to any type of cheque, personal or otherwise, as well as for cash deposited at an ATM.

Authorized transit is an amount determined by the caisse that enables you to cash cheques without having a hold placed on the funds.²⁴ This amount is set when the account is opened.²⁵

Holding cheques in U.S. currency²⁶

Cheques drawn on financial institutions	Holding period
Canadian financial institutions in Quebec	Approximately 7 days
Canadian financial institutions outside Quebec	Approximately 14 days
American financial institutions	Approximately 15 days

Processing times

Transactions aren't necessarily posted on the dates they were made.

Desjardins ATMs, AccèsD and direct payment

Transactions made	Posted on
Between Monday and Thursday, before 9:30 p.m.	The same day
Between Monday and Thursday, after 9:30 p.m.	The next day
Between Thursday after 9:30 p.m. and Saturday before 6:30 p.m.	The previous Friday
Between Saturday after 6:30 p.m. to Sunday before midnight	The following Monday

For instance, if a transaction is made at a Desjardins ATM on Monday at 10:45 p.m., it will be posted on Tuesday.

Desjardins's computer system processes all transactions the same way, regardless of the day of the month. A transaction made on a Saturday, which also happens to be the first day of the month, (before 6:30 p.m.) will be processed as though it was done on the last day of the previous month (i.e., Friday).

Our commitment to you

Our priority is your satisfaction

Our employees are committed to offering you quality service that meets your highest expectations.

By sharing any comments, suggestions or concerns, you help us to better understand and address your real needs.

1. Talk to your caisse

If you're not satisfied with a product or service, please contact someone at the caisse or call 1-800-CAISSES. We'll do everything in our power to remedy the situation.

You can also contact your caisse's general manager to assess the situation. If the situation persists, you can submit a confidential complaint in writing by addressing it to the caisse's chair of the board at the caisse's address.

2. Contact Member Services

If you're still dissatisfied after speaking with someone from the management staff at the caisse, you can contact someone from the Member Services team at the Fédération des caisses Desjardins du Québec at 1-888-556-7212.

3. Contact the Desjardins Group Ombudsman

If Member Services is unable to settle your complaint, you can contact the Desjardins Group Ombudsman as a last resort: 514-281-7793 or 1-866-866-7000, extension 5557793.

- ¹ You must have a Personal Chequing Account to open this type of account.
- ² Cheque and pre-authorized payment transactions cannot be completed in a regular savings account.
- ³ For withdrawals at non-Desjardins *Interac*¹⁰ and Plus-affiliated¹³ ATMs, additional fees of \$1.50, \$3.00 or \$5.00 will apply. For individual members of Desjardins caisses populaires that are members of the Fédération des caisses populaires de l'Ontario Inc., *Interac* network access fees (\$1.50 per transaction) are waived for all transaction plans. However, certain ATM operators charge additional fees for the use of their machines. They must inform the user via an on-screen message before processing the transaction. The user then has the option of cancelling the transaction. These fees are added to the amount of the withdrawal and paid directly to the ATM operator.
- ⁴ An order of 100 personalized cheques per year, Desjardins model.
- ⁵ Annual \$15 discount (including taxes).
- ⁶ The \$1.00 account maintenance fee that applies to the monthly paper statement is waived for transaction plans.
- ⁷ The fee for the monthly plan will be waived if you maintain your plan's required minimum monthly balance in your Personal Chequing Account or Build-Up Savings Account throughout the entire month.
- ⁸ Payment of bills made with teller services is not included in the Economy and Mid-level Plans. To pay your bills on AccèsD, open a bill file and add the organizations you want to pay bills to. To do this, log on to AccèsD Internet, contact your caisse or call one of the following numbers: 514-224-7737 from Montreal or 1-800-224-7737 from elsewhere in Canada or the United States.
- ⁹ Except Sunday, 2:00 a.m. to 6:00 a.m. (ET).
- ¹⁰ *Interac* and *Interac* e-Transfer are registered trademarks of Interac Inc. Used under licence.
- ¹¹ The available credit limit for an overdraft transfer, the card conditions, and the applicable credit and security rules may lead to service suspension. Details and conditions at www.desjardins.com/overdraft.
- ¹² Service fees may vary from caisse to caisse depending on the policy in effect at each Desjardins caisse.
- ¹³ Trademark of Visa International Service Association and used under licence.
- ¹⁴ *Interac* e-Transfers and Desjardins money transfers cannot be done via the AccèsD telephone service.
- ¹⁵ Transaction fees also apply to the \$U.S. Build-Up Savings Account.
- ¹⁶ Personal Chequing, Build-Up Savings and Professionals Accounts.
- ¹⁷ Regular Savings Account non-registered plan only.
- ¹⁸ These fees are subject to GST and QST (Quebec) or HST (Ontario).
- ¹⁹ An overdraft is when your account is overdrawn, meaning that a cheque or pre-authorized payment was made when there are insufficient funds. In this case, the caisse may, at its discretion, advance you the sum necessary to complete the transaction.
- ²⁰ Calculated daily.
- ²¹ Fees of \$12.00 apply for each deposit or cashing of more than one item (cheque, money order or draft) if these items are in the same currency from the same country.
- ²² Applicable fees are calculated on the transferred amount received, or, as the case may be, on the amount of Canadian currency resulting from the conversion of foreign currency. The conversion rate corresponds to market rates in effect at the time funds are received.
- ²³ Some correspondent banks may impose fees or additional fees which will be deducted from the amount transferred.
- ²⁴ The cashed amounts shall be reimbursed if, after the holding period ends, there are insufficient funds for the cheque or the cheque is fraudulent. You are responsible for cheque deposits and, notwithstanding holding periods, if a cheque is fraudulent, you could be asked to reimburse the cheque amount within 90 days of the deposit.
- ²⁵ The caisse will grant an authorized transfer amount and place a hold on funds at the ATM based on your needs.
- ²⁶ The amount is held at the value of the item converted into Canadian dollars if the folio is in Canadian dollars.