

Service fees

FOR INDIVIDUAL MEMBERS
Effective December 1, 2025



Desjardins

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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 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	Everyday Transaction Account	US Dollar Build-Up Savings Account
Advantages	Allows you to perform all of your regular transactions	Allows you to perform certain regular* transactions Lets you build up US\$ savings Ideal for saving money on currency exchange fees
Interest		✓
Eligible for a plan	✓	
Free regular transactions	If you sign up for one of the plans, maintain the minimum balance and don't go over the maximum number of transactions per month	If you maintain the \$1,000 minimum balance for the entire month

Regular savings account:^{1,2}

- Ideal for growing your short-term savings
- Interest is paid monthly
- Eligible for RRSPs and other retirement plans (some conditions apply)

Registered regular savings account	Non-registered regular savings account
Service fees	
No fees for regular transactions	Fees apply on everyday transactions except for automatic transfers to or from an everyday account within the same folio. No fees apply for regular savings accounts linked to everyday account with Unlimited Plus plan.

* Visit desjardins.com/us-dollar-account for more information.

Help your children learn about saving and develop sustainable financial habits

Desjardins offers you the tools, advice and services to help your child! You can open your child's first account when they start elementary school or as soon as they're old enough to manage their money.

From 5 years old	From 12 years old
<ul style="list-style-type: none">With a mission to educate, the School Caisse program introduces elementary school students to finances. It also teaches them the value of money, of consumer goods, of adopting savings habits and more.It provides support to children, parents and teachers in the form of tips, tools and turnkey home- or school-based educational activities. <p>caissescolaire.com/en/parents</p>	<ul style="list-style-type: none">Starting high school or a summer or part-time job creates practical needs, like depositing paycheques and withdrawing money for everyday expenses or special activities.Your child is growing up fast. An account and a debit card* they're responsible for can help them learn to manage their hard-earned dollars.Encourage your child to save to achieve their goals, thereby developing their financial independence. <p>desjardins.com/teens</p>

* Mandatory commitment from a parent/guardian of a child under age 14

Deposit guarantee

Quebec:

The Federation and Desjardins caisses in Quebec are deposit institutions authorized by the Autorité des marchés financiers (AMF). That means that all eligible deposits in Canadian dollars or a foreign currency are protected by deposit insurance up to a set limit. Visit the **Deposit protection** page on the AMF website at lautorite.qc.ca/en for more information.

Ontario:

Caisse Desjardins Ontario Credit Union Inc. is a deposit institution authorized by the Financial Services Regulatory Authority of Ontario (FSRA). That means that all eligible deposits in Canadian dollars are protected by deposit insurance up to a set limit. Visit the **Deposit insurance overview** page on the FSRA website at fsrao.ca for more information.

Your transaction plan

Choose the plan that's right for you

Desjardins members can choose from a variety of 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 2 questions will help you choose which plan is right for you:

- 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 Desjardins Debit Card, cheques and teller services	✓	✓	✓	✓
Drafts**	✓			
Certified cheques	✓			
Discount on a safety deposit box rental ⁴	✓			
Monthly cheque images online	✓			
Withdrawals from non-Desjardins ATMs, both in Canada and abroad***	✓			
Unlimited transactions in non-registered regular savings account****	✓			
Online account statement	✓	✓	✓	✓
Paper account statement ⁵				✓
Free plan with a minimum monthly balance ⁶ of	\$5,000	\$4,000	\$3,000	\$1,500
Monthly fees	\$23.95	\$15.95	\$10.95	\$3.95

* 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.

** Only issuing a draft (all currencies) is free.

*** Desjardins will charge no fees on withdrawals made from non-Desjardins ATMs affiliated with the *Interac* and *PLUS* networks. However, some ATM operators charge additional fees to use their machines. Learn more at desjardins.com/fees or at your *caisse* or credit union.

**** Non-registered regular savings account linked to your everyday account.

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, even if you don't have a transaction plan:

- 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
- Line of credit payments
- Automatic transfers between accounts in a single folio

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

As long as you stick to the number and type of transactions included in your plan, you won't have any other fees to pay for your regular transactions.

Transactions that exceed the maximum allowed under your plan or that aren't included in your plan are charged at the per-transaction rate. The same goes for additional services, account maintenance fees and foreign currency fees, among others.

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 14.

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 see a difference in how you make your transactions, there might be a need to change your plan.

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 best meets your needs using the Desjardins transaction plans table on pages 7 and 8.

You can also choose your plan and confirm your choice with the Select a plan feature on the web or mobile version of AccèsD.

For more details, go to **desjardins.com/change-plan**.

Did you know that your plan could be free?

If you don't go over the maximum number of transactions per month and maintain your plan's required minimum balance in your account at all times, there will be no monthly fee for your plan!

Do you have offers for young people or members who are 60 or older?

Yes, there are offers designed for specific age groups.

For example:

- Young people ages 24 and under
- Young people ages 25 to 30 who are full time students at a recognized educational institution in Canada. Proof of enrollment may be requested, at our discretion, at any time.
- Members 60 and over

If you think you may be eligible for these offers, go to **desjardins.com/everyday-account-offers** or talk to an advisor at your caisse or credit union branch to find out about applicable terms and confirm your eligibility.



Tips to help you manage your finances

Take advantage of Desjardins mobile and online services

Our secure and easy-to-use online and mobile services make it easier to manage your personal finances. Our services let you carry out your financial transactions and give you direct access to your accounts at any time and from anywhere in the world.

You can conduct a wide range of real-time and postdated transactions such as

- paying a bill, managing your debit or credit card online, opening an additional account, checking your monthly account statement or transferring funds.

Using **direct deposit** is a convenient, secure and eco-friendly way to have payments automatically deposited into your account.

Things like your pay, tax refund, Old Age Security and child benefits, social assistance payments from the Quebec government and Ontario Works payments, etc.

You can also keep a closer eye on your finances with **alerts and notifications** so that you can avoid unpleasant surprises. For example, you can receive an alert when there's **not enough money in your everyday account** for a pre-authorized payment or payment by cheque.

You can activate the various types of alerts and notifications in the Desjardins mobile services app or online.

For more information on Desjardins mobile and online services, visit **desjardins.com/mobileservices**.

Use Desjardins automated teller machines⁷

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: if you have a monthly plan and don't exceed the maximum number of transactions, there are no additional withdrawal fees⁸ when you use a Desjardins ATM.

ACCULINK[®]

More ATMs to serve you better

Make withdrawals⁸ at more than 1,800 ATMs in the **ACCULINK[®]** network across Canada.



Fees for individual transactions

Also available at desjardins.com/fees

Regular transactions	
	Types of accounts
	Everyday Transaction Account, Non-registered regular savings account ²
ATMs	
Withdrawal, transfer and payment of a bill registered in your file	\$1.25
Deposit, account balance information, summary of transactions, line-of-credit repayment	Free
Withdrawal from non-Desjardins ATMs (additional network fees may apply)	
Interac network ³ * (in Canada)	
Interac [†]	\$1.50
ACCULINK®	Free
Plus network ³ * (outside Canada)	Free
Desjardins Bank	Free
Crédit Mutuel	\$3.00
North America	\$3.00
Elsewhere	\$5.00
AccèsD (Internet, mobile or telephone⁹)	
Transfer and payment of a bill registered in your file	\$1.25
Account balance information, online account statement, summary of transactions, line-of-credit repayment	Free
Direct payment (Canada, US)	\$1.25
Direct deposit, automatic transfer between accounts in the same folio	Free
Pre-authorized payment	\$1.25 ¹⁰
Automatic transfer between accounts in different folios at the same or different caisses	\$1.25
Cheque	\$1.25 ¹⁰
Teller services	
Cheque cashing, withdrawal or transfer	\$1.25 ¹⁰
Bill payment	\$2.25 ¹⁰
Deposit, account balance information, and line-of-credit repayment	Free

Account maintenance fees

Account with monthly online statement

For all types of accounts	Free
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Account with monthly paper statement

For an everyday account with a Basic transaction plan including linked regular savings accounts ¹¹	Free
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For an everyday account with or without a transaction plan (Intermediate, Unlimited or Unlimited Plus), including linked regular savings accounts ¹¹	\$2.25/month
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Cheque image

Monthly account statement (online or paper) with online cheque images	\$2.00
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Additional services

Cancelling an Interac e-Transfer®

Before 11:59 PM (ET) the day it's sent	No fee
After the day it's sent*	\$3.50

Cancelling a bill payment	\$5.00
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Desjardins Debit Card

Additional card	\$5.00
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Certified cheque

At signatory's request	\$15.00
At payee's request	\$20.00

Safety deposit box¹⁴

Annual rental - Basic	\$60.00
Annual rental - Small	\$90.00
Annual rental - Medium	\$135.00
Annual rental - Large	\$215.00
Annual rental - Extra large	\$300.00
Lost key replacement	\$30.00

Replacing 2 lost keys	\$35.00/hour (min. \$17.50) + locksmith fee
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Opening a safety deposit box by legal obligation	\$35.00/hour (min. \$17.50) + locksmith fee
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Safety deposit box inventory	\$35.00/hour (min. \$17.50)
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Order of personalized cheques ¹²	supplier's cost
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Confirmation or information on balances, fees, interest, transactions or other operations

In writing	\$35.00/hour
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* Cancellation fees apply when the cancellation is made by the member who sent the Interac e-Transfer®. Members whose Interac e-Transfer® has expired or was refused by the recipient are exempt from the cancellation fees.

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 \$20.00

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
(returned cheque charges)** \$45.00

Overdraft¹³

Caisse transfer \$5.00

Annual interest rate (calculated daily) 21%

Search for cheques or other items

At the member's request Free

At the request of a third party \$5.00/item

Other administrative tasks

Requested by a member or third party,
or as a result of a member's error \$35.00/hour
(min. \$17.50)

Draft (all currencies)

Issuance \$9.50

Reimbursement and photocopy between \$10.00
and \$50.00

Registered plan

Total or partial withdrawal (RRSP, LIRA, FHSA) Free

Preauthorized transfer (RRIF, LIF) Free

Transfer to a financial institution other than
Desjardins (TFSA, RRSP, FHSA, RRIF, LIRA, LIF) \$100.00¹²

** This transaction is indicated as "Returned item charges" on account statement.

International and foreign currency transactions	
Purchase and sale of US currency	Free
Purchase and sale of currencies other than US	\$3.50
Issuance of a US dollar cheque on a Canadian dollar account	\$17.00
Cashing or deposit of cheques, money orders or drafts in a Canadian dollar account	
US currency	\$2.50 per deposit or cashing
Other foreign currency	\$15.00 per deposit or cashing ¹⁴
Funds transfer ¹⁵	
Sending funds	
Within Canada	between \$2.00 and \$15.00
To Desjardins Bank	between \$0.00 and 7.50
Outside Canada	between \$4.00 and \$15.00
Receiving funds	
Desjardins Bank	Free
Another institution	
Under \$50.00	Free
Over \$50.00 ¹⁶	\$15.00



Additional information

Protection of personal information

At Desjardins, a cooperative financial group, your privacy is invaluable. That's why we take the protection and confidentiality of personal information you entrust us with very seriously.

If you'd like to read the full Policy, you can find it at **desjardins.com/privacy-policy**.

Desjardins Identity Protection¹⁷

Available to all members and clients.

Visit **desjardins.com/desjardins-identity-protection** for more details.

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 held if you deposit a cheque at the counter, at an ATM or through the Desjardins mobile app or if you make an inter-institution transfer through the web or mobile version of AccèsD.

For verification purposes, this procedure applies to any type of cheque, personal or otherwise.

Authorized transit is an amount determined by the caisse that enables you to cash cheques without having a hold placed on the funds.¹⁸ This amount is set when the account is opened and may be reassessed any time you wish or based on your circumstances.¹⁹

Release of funds	
Types	Number of business days ²⁰
Cheques or items issued in Canadian dollars	5 days
Canadian items over \$2,000 issued out-of-province	On the first \$2,000: On amounts exceeding \$2,000:
Items in US dollars issued by a US bank	15 days
Items in US dollars issued by a Canadian bank outside Quebec	10 days
Items in US dollars issued by a Canadian bank in Quebec	7 days
Transfers from another financial institution (excluding <i>Interac</i> e-Transfer [†])	7 days

Processing times

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

Desjardins ATMs, AccèsD and direct payment	
Transactions made	Posted on
Monday to Thursday, before 9:30 p.m.	The same day
Monday to Thursday, after 9:30 p.m.	The next day
Between Thursday after 9:30 p.m. and Saturday before 6:30 p.m.	Friday
Between Saturday after 6:30 p.m. to Sunday before midnight	Monday

For example, a transaction made at a Desjardins ATM on Monday at 10:45 p.m. will be dated Tuesday.

The system processes changes the same way no matter what day of the month it is. This means that a transaction made on a Saturday (before 6:30 p.m.) that falls on the first day of the month is processed in your account as if it had been made on Friday, the last day of the previous month.

Our commitment to you

Our priority is your satisfaction

We're committed to providing quality service that meets your highest expectations. By sharing your comments, complaints or dissatisfactions with us, you help us to better understand your real needs and improve the quality of the services you receive.

1. Talk to an employee or manager

If you're not satisfied with a product or service, first contact a caisse employee or manager. They'll examine your issue and attempt to resolve it quickly.

2. Contact the Desjardins Complaints Handling team, as needed

Not satisfied with the response in Step 1, or haven't heard back in 20 days? The Desjardins Complaint Handling team will automatically take over your file—you don't need to do anything. They'll give you a final answer within 60 days from when Step 1 began.

A summary of Desjardins's Complaint Handling Policy is available at **desjardins.com/comments**

Desjardins Complaints Handling Team

100 Rue Des Commandeurs,
Lévis QC G6V 7N5

Phone: 1-888-556-7212

Fax: 418-835-2551

complaints@desjardins.com

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† *Interac* and *Interac e-Transfer* are registered trademarks of Interac Corp. Used under licence.

* Trademark of Visa International Service Association and used under licence.

Equifax® is a registered trademark of Equifax Canada Co. Used under licence.

TransUnion™ is a trademark of TransUnion Interactive Inc.

1. You must have an everyday 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*† 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 *Fees for individual transactions* section of this guide or go to desjardins.com/fees.
4. Annual \$15 discount (including taxes).
5. The \$2.25 account maintenance fee that applies to the monthly paper statement is only waived for Basic transaction plans.
6. For fees to be waived, you must maintain the minimum balance in your Everyday Transaction Account throughout the entire month.
7. Except Sunday, 2:00 a.m. to 6:00 a.m. (ET).
8. 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.
9. *Interac*† e-Transfers and Desjardins money transfers cannot be done via the AccèsD telephone service.
10. Transaction fees also apply to the US Dollar Build-Up Savings Account.
11. Regular savings account non-registered plan only.
12. These fees are subject to GST and QST (Quebec) or HST (Ontario).
13. An overdraft is when your account is overdrawn, meaning that a cheque or pre-authorized payment was made when there were insufficient funds. In this case, the caisse may, at its discretion, advance you the sum necessary to complete the transaction.
14. Fees of \$15.00 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.
15. Some correspondent banks may impose fees or additional charges, which will be deducted from the amount transferred.
16. Applicable fees are calculated on the transferred amount received, or, as the case may be, on the amount in Canadian dollars resulting from the conversion of foreign currency. The conversion rate usually corresponds to the Desjardins rate at the time funds are received.
17. This information is a summary of Desjardins Identity Protection. Coverage may be changed at any time without notice, on a prospective basis only and not retroactively. Coverage may be changed at any time without notice, on a prospective basis only and not retroactively.
18. Amounts cashed must be reimbursed if any cheques are found to be fraudulent, not valid or returned unpaid. Please see our hold funds policy at desjardins.com/funds-on-hold for more information.
19. Subject to a review of your file. The caisse will grant an authorized transfer amount and place a hold on funds at the ATM based on your needs.
20. The hold period is determined according to Desjardins transaction.





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