

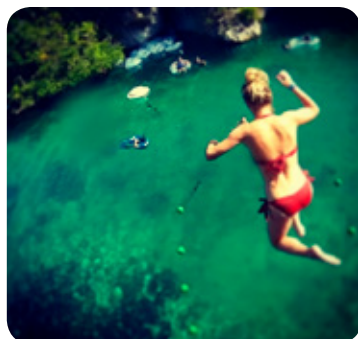


2016 COOPERATIVE DIFFERENCE REPORT

CAISSE POPULAIRE RIDEAU-VISION D'OTTAWA
CAISSE POPULAIRE TRILLIUM



Desjardins



MAKING A DIFFERENCE TOGETHER

Your business relationship as a member of your caisse gives you an opportunity to help improve your community while providing you with many advantages. Concrete examples of these advantages: A comprehensive service offer and practical tools, exclusive offers, and the opportunity to participate in the decisions of your caisse.

BEING A DESJARDINS MEMBER MEANS SUPPORTING THOUSANDS OF KEY INITIATIVES THAT BOOST SOCIAL AND ECONOMIC ACTIVITIES IN THE COMMUNITY.



THANKS TO YOU, WE CONTRIBUTE TO THE DEVELOPMENT OF YOUR COMMUNITY!

The Community Development Fund (CDF), donations and sponsorships are key drivers that support the socio-economic vitality of your community. Members like you contribute to this fund by voting to return part of their dividends to the community during the annual general meeting.

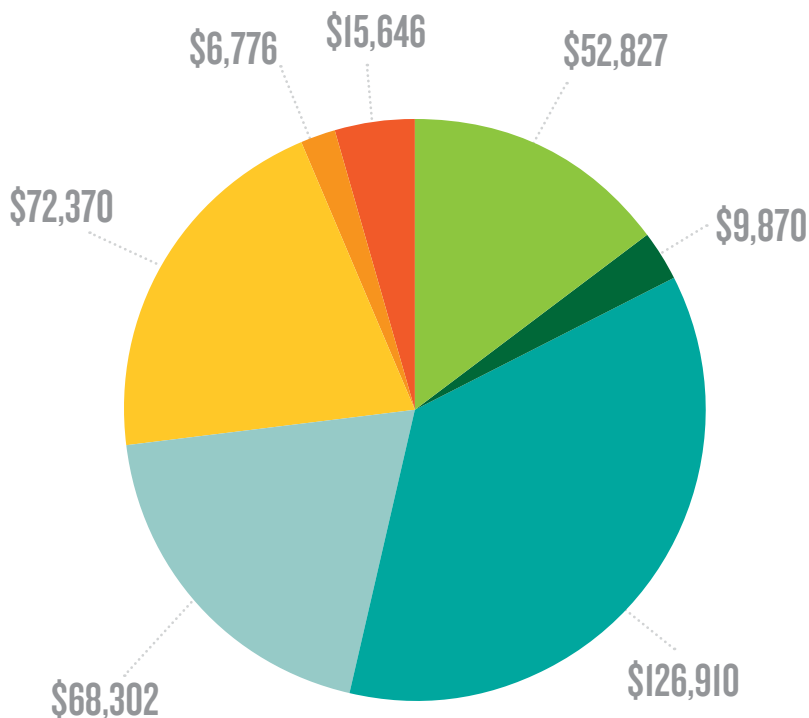


DONATIONS AND SPONSORSHIPS

\$211,346

COMMUNITY DEVELOPMENT FUND

\$141,355



- Culture
- Economic development
- Education
- Humanitarian aid and community services
- Health and healthy lifestyles
- Cooperation
- Other partnerships



EXCLUSIVE ADVANTAGES FOR MEMBERS

BEING A DESJARDINS MEMBER HAS A LOT OF ADVANTAGES

There's something for everyone:

- Financial products and services
- Useful tools and apps
- Assistance services
- Exclusive offers and perks
- A cooperative that makes a difference

Some advantages are exclusively for young members and others for business members.

YOU SAW A LOT OF ADVANTAGES IN 2016!

OTTAWA AREA CAISSES GAVE MEMBERS MORE THAN

\$342,270

IN DISCOUNTS AND REBATES.

THAT'S OVER **47,936**
DESJARDINS MEMBER ADVANTAGES!

And that's on top of the many discounts with retailers, sponsorship perks and special events throughout the year.

Make the most of the Desjardins Advantage and spread the word!

desjardins.com/advantages

A FEW SPECIAL EVENTS AT OUR SPONSORSHIPS



Festival de la Saint-Jean d'Ottawa

Desjardins sponsored the performance stage at Richelieu-Vanier Park and gave out many Desjardins Member Advantages.



GranFondo Ottawa

Cyclists were very happy to receive a free cup of refreshing iced tea. Many of them even came back for seconds! Visitors at the Desjardins area were very grateful to have a place to sit and cool down in the shade.



MIFO programming announcement

Members who showed their Desjardins Access Card received a \$20 gift card to put toward show tickets.



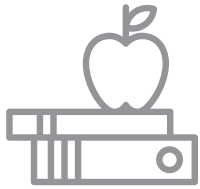
Co-op Week

During Co-op Week, members were treated to special perks from local Desjardins Business members.



Festival de la Bine de Plantagenet

Desjardins was a presenter of the baked bean festival and served up many Desjardins Member Advantages to participants.



SUPPORTING YOUNG PEOPLE AND EDUCATION TOGETHER

SCHOLARSHIPS

Desjardins Foundation

Ottawa-area caisses gave more than \$16,000 to the Desjardins Foundation, an organization dedicated to providing financial support to young people who are starting or pursuing university studies, vocational training or a labour market access program.

The Desjardins Foundation awarded scholarships to 19 Desjardins members in Ontario, including 6 members of Ottawa-area caisses. In total, \$29,500 in scholarships was awarded to support young members and encourage them going forward in their studies.



Fondation de La Cité scholarships

Desjardins is a founding circle donor of the Fondation de La Cité and also provides scholarships every year to students at the college.



Ontario scholarship program: \$13,500 awarded to young members

This scholarship program is nearly 10 years strong. It's open to students who are 15 to 30 years old and members of a participating Desjardins caisse.



HELPING YOUNG PEOPLE UNDERSTAND FINANCES

Desjardins and the EBO Financial Education Centre chose Co-op Week to announce the renewal of the *Personal Finance: I'm in Charge!* financial education program, which was launched in 2015. An investment of \$161,500 was made so that the program can continue to be offered in Ottawa and eastern Ontario.

Through this program, Desjardins provides guidance to young adults at a phase of their life when they have to make many financial decisions for the first time. One of the goals of this educational program is to help them become responsible consumers by preparing them to make informed financial decisions and make the right choices. Since the program's launch, representatives have visited the classrooms of almost 3,000 students between the ages of 16 and 25. With such positive results, this initiative should truly enrich the financial futures of young people.



SIXUNTROIS YOUTH FAIR

The SIXUNTROIS youth fair brings together some 1,500 students from Ottawa-area French schools. The day is full of creative and interactive workshops that stimulate Grade 11 students' interest in participating in and learning more about Ontario's French-speaking institutions. Attendees who stopped by the Desjardins booth were able to talk to us about their goals, first jobs, and more, and they could also enter a contest to win an Apple Watch.



YOUNG INTERN OFFICER PROGRAM

This program is an opportunity for people ages 18 to 30 to contribute to the performance of their caisse by sitting on the board of directors. Young officers play an active role in meetings of the board but have no voting rights. Two of our members are currently benefitting from this unique and enriching experience: Katherine Charron (Trillium) and Jonathan Trottier (Rideau-Vision d'Ottawa).



DESJARDINS SCHOOL CAISSE

The school caisse is a financial education program offered in 36 elementary schools in our area. Kids, parents and teachers have access to school caisse educational content and games at www.schoolcaisse.com. In 2016, \$3,660 in youth dividends was paid out to young savers who made at least seven deposits during the year.



**DREAM BIG,
SAVE BIG!**

HOLIDAY CARD ILLUSTRATION CONTEST

The winners of this traditional holiday contest get their drawing featured on the official Caisse populaire Trillium holiday cards and \$100 in prize money. This unique contest lets us showcase the artistic talent of our kids.



L'AFOLIE IMPROV TOURNAMENT

In 2016, we put \$6,000 toward this improv tournament, which was held at Le Sommet high school in Hawkesbury. Some forty French schools in Ontario participate in the tournament.





SUPPORTING ARTS AND CULTURE TOGETHER

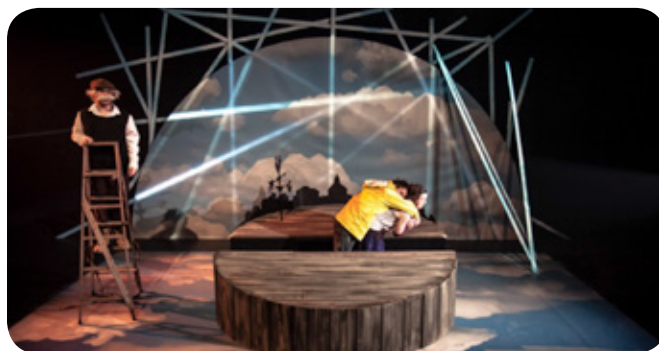
FONDATION FRANCO-ONTARIENNE

A total of \$1,500 was given to the Franco-Ontarian foundation for the Omnium golf tournament.



THÉÂTRE LA CATAPULTE

With \$2,000 in financial support, the caisses helped the theatre company put on shows in French schools.



KICKBOXER VENGEANCE MOVIE

The caisses sponsored the first film to feature an Ottawa-area martial artist, Alain Moussi, in a lead role.



OTTAWA RIVER FESTIVAL

The river was brimming with activities from June 29 to July 3, 2016! Desjardins was the presenter of the festival.



MOUVEMENT D'IMPLICATION FRANCOPHONE D'ORLÉANS (MIFO)

Desjardins is a proud long-standing partner of MIFO, a French-language arts, culture and community organization. Desjardins is the presenter of its comedy performance series.



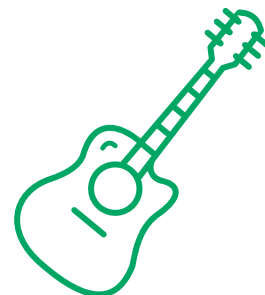
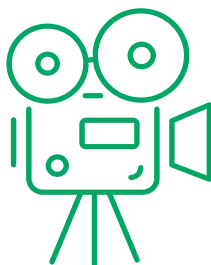
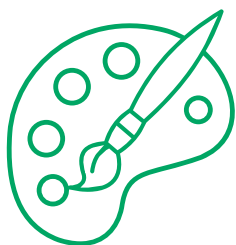
LOL CONTEST

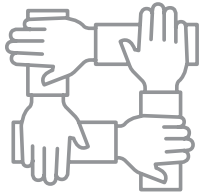
The caisses contributed \$5,000 to this youth comedy project that encourages budding comedians ages 14 to 18. Participants had the opportunity to develop their ability to make people laugh, write a routine and perform in front of an audience, while receiving training and advice from professional comedians.



UNIQUE FM

Ottawa-area caisses have been proud partners of Unique FM since its very beginning. Every week, we produce a financial segment. Desjardins is also the presenter of the Ottawa Senators game broadcasts on Unique FM.





SUPPORTING LOCAL ORGANIZATIONS TOGETHER

HELPING THOSE WHO NEED IT MOST

Nearly \$20,000 in holiday baskets and food

Ottawa-area caisses made many donations toward preparing holiday baskets for people in need. In addition, caisse members and employees participated in a food drive for disadvantaged families.



Donations at 15 regional schools to support families in need



Snowflake Breakfast fundraiser for Partage Vanier food bank



Rideau-Rockcliffe Community Resource Centre



Children's Christmas party at Carlsbad Springs

"DREAM OUR COMMUNITY" PROGRAM

This program aims to financially support organizations in the Hunt Club community so they can carry out their projects. A total of \$43,813 in grants was awarded to six organizations.



ASSOCIATION POUR L'INTÉGRATION SOCIALE D'OTTAWA (AISO)

A contribution of \$3,000 was made to the annual golf tournament fundraiser for AISO. This organization offers social integration services to disabled or handicapped Francophones in Ottawa.



MONTFORT HOSPITAL FOUNDATION

Desjardins is proud to be an ongoing supporter of Montfort Hospital. In 2016, \$75,000 was gifted to the hospital's "For you, sweet heart" fundraising campaign for the purchase of a CT Scanner with a specialized cardiac module.



FONDATION DU CENTRE D'ACCUEIL ROGER-SÉGUIN

A total of \$3,000 was given as a sponsorship for the foundation's annual golf tournament. The centre is an assisted living community that offers short-term or long-term stays for Francophones.



DESJARDINS FOUNDATION PRIZES - VOLUNTEER INVOLVEMENT

The Desjardins Foundation Prize for Volunteer Involvement recognizes the work of individuals volunteering for non-profits. Winners of the yearly prizes receive a certificate and a donation of \$1,000 to their non-profit. This year, the Ontario selection committee chose Arianne Matte, a volunteer with Théâtre Action, as one of the winners.



ROCKLAND FORD CLASSICS POKER FUN

Desjardins joined forces with this event, which supports the Canadian Breast Cancer Foundation. Attendees who donated were able to sign their names on a pink Mustang as a thank you for their support for breast cancer research.



ACTIVITIES SHINING THE SPOTLIGHT ON THE DESJARDINS FAMILY

Clarence-Rockland Expo

Desjardins was both a sponsor and exhibitor at this two-day expo.



Tastes of Wellington West

This event is an opportunity to celebrate and say thank you to residents who live in the neighbourhood.



Hunt Club Community Organization

Various activities are organized at the Hunt Club-Riverside Park Community Centre's McCarthy Park.





WORKING FOR OUR MEMBERS TOGETHER

Once again in 2016, our results showed that we can accomplish a lot through cooperation. Because this positive force puts people first, it could play an even bigger role in the economy and society.

WE APPRECIATE THE TRUST YOU PLACE IN US. IT INSPIRES US TO WORK HARD FOR YOU EVERY DAY.



161 CAISSE
EMPLOYEES

29 DIRECTORS

57 DESJARDINS BUSINESS
CENTRE EMPLOYEES
(OTTAWA AND EASTERN ONTARIO)

2 YOUNG INTERN
OFFICERS

SERVING SOME 40,600 MEMBERS!



RECOGNITION FOR OUR INITIATIVES

A STRONG FINANCIAL INSTITUTION

- *Global Finance* ranked Desjardins 34th in its 2016 list of the World's Safest Banks and 4th in its list of the Safest Banks in North America.

ONE OF CANADA'S TOP EMPLOYERS

- Desjardins was recognized as one of Canada's Top 100 Employers by *Mediacorp Canada*.
- We went from gold to platinum status in the Aon Hewitt Best Employers in Canada engagement survey.

RANKED 7TH IN CANADA'S 50 BEST CORPORATE CITIZENS

- For the 5th year in a row, we were included on *Corporate Knights* magazine's list of the Best 50 Corporate Citizens in Canada for our ability to reconcile economic, social and environmental challenges.

AWARD-WINNING PRODUCTS AND SERVICES

- Best Private Wealth Management Company in Canada according to *Global Banking and Finance Review*
- International prizes for Ajusto's fully mobile telematics app

A CHAMPION OF CUSTOMER SERVICE

- Our Desjardins Card Services client contact centre came out on top of all credit card issuers in Canada for the quality of our customer experience, according to *Forrester Research*.

HIGHEST INDUSTRY STANDARDS IN SUSTAINABLE DEVELOPMENT

- We received a LEED Gold certification for one of our Lévis office buildings, which meets the highest industry standards in sustainable development.



THANK YOU!

EVERY TIME YOU DO BUSINESS WITH YOUR DESJARDINS CAISSE, YOU ARE CHOOSING A COOPERATIVE FINANCIAL GROUP THAT INVESTS IN YOUR COMMUNITY AND HELPS ENHANCE PEOPLE'S LIVES AND THE COMMUNITIES IN WHICH THEY LIVE.

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💻 desjardins.com/caisserideauvisionottawa

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Branches

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- Hunt Club
- Montfort

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