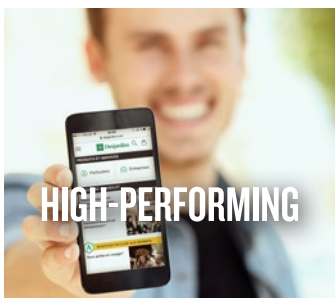


MERGER PROJECT

BE PART OF CREATING
A CREDIT UNION THAT IS:



Caisse populaire Cochrane-Témiskaming



Voyageurs Credit Union



Desjardins

A NATURAL FIT, A VISION FOR THE FUTURE

A CREDIT UNION THAT IS SIMPLE,
PEOPLE-FOCUSED, MODERN
AND HIGH-PERFORMING

Our proposed merger project is based on our organization's need to seize business opportunities, offer exemplary services, stand out as a top employer and meet productivity challenges head on. Over the last few months, the Board of Directors from both credit unions have been working together to identify what needs to be done to position ourselves as a financial institution that:

- strives to be a top performer for its members
- attracts employees who want to further their careers
- is supported by a solid base of loyal members
- is firmly rooted in the community

The conclusion was that merging the two credit unions was clearly the way to achieve these objectives. Because the credit unions complement one another and share a common vision, merging their strengths would be in the best interests of their members, employees and communities.



SIMPLE

FEEL AT HOME EVERYWHERE!

Our members will be welcome at all of the new Voyageurs Credit Union branches.

PEOPLE-FOCUSED

AN APPROACH THAT REFLECTS YOUR NEEDS AND GOALS

You will continue to be served by the people you know—and who know you.

To help you achieve your financial goals, we will create specialized advisory teams for each stage of your life. This personalized approach will reflect the goals and challenges that come with each stage in our members' financial life.

A TOP EMPLOYER

Combining our strengths and talents will help us offer our employees better opportunities for advancement and skills development, and you will be the first to enjoy first-rate service at the hands of our highly driven team.

“Combining our strengths is key for the territories we serve and will allow us to establish a major credit union in northern Ontario.”



MODERN

SERVICES ONLINE AND IN PERSON

We are a future-oriented institution with many ways to serve you 24/7. Our wide range of online services includes innovative solutions, such as Desjardins mobile payments, mobile cheque deposits and *Interac e-Transfers*®.

HIGH-PERFORMING

A STRONG COOPERATIVE FOR SUSTAINED COMMUNITY INVOLVEMENT

In an environment where we face multiple challenges and where competition is fierce, an organization's financial strength is paramount. Our merger will allow us to improve our capitalization, which is key for a strong financial institution.

Uniting our two organizations will also lead to substantial savings—money that can be reinvested to serve our members and communities. The future credit union will be in a better position to support major community projects, making it a valuable partner in our regions.



THE NEW CREDIT UNION

- **16 members** on the Board of Directors (12 directors from the Voyageurs Credit Union and 4 from Caisse populaire Cochrane-Témiskaming)
- **34,000 members**
- more than **130 employees** to serve you
- high-end financial services and personalized advice
- **16 branches** and **6 agencies** to serve you
- **\$3.3 billion in business volume**

NAME OF THE NEW CREDIT UNION

In order to best represent the entire region, the name of the new entity will be Caisse populaire Voyageurs | Voyageurs Credit Union.

NEXT STEPS

Special general meetings will be held in September 2017 to allow members to vote on the project. Members will receive notices with the dates and locations of the meetings.

If the merger is approved, the new credit union will be created on January 1, 2018.

1 CREDIT UNION, 16 BRANCHES AND 6 AGENCIES

Branches

- Aurora Financial Centre
- Cochrane Branch
- Coniston Branch
- Earlton Branch
- Lasalle Branch
- Matheson Branch
- Midland Branch
- Mississauga Financial Centre
- New Liskeard Branch
- Oshawa Branch
- Ste-Anne Branch
- St-Jean-de-Brébeuf Branch
- Sudbury-South Branch
- Thunder Bay Financial Centre
- Toronto Branch
- Toronto Financial Centre

Agencies

- Armstrong
- Killarney
- Virginiatown
- Gogama
- Pickle Lake
- Whitney

QUESTIONS?

Feel free to contact us if you would like more information about this project.






Caisse populaire Cochrane-Témiskaming

705-272-4258 (Cochrane) or 705-647-8135 (New Liskeard)

Voyageurs Credit Union

705-674-4234 or 1-866-232-0013

24/7 access to services

-  desjardins.com
-  m.desjardins.com
-  1-800-224-7737
-  ATMs
-  Mobile cheque deposit