

# Here



## Message from the Caisse Chair

Dear Members,

We're proud to present this review of our caisse's main achievements for fiscal year 2018.

### A governance structure built around you

In order to do what's best for you, our members, we have to get to know you and your needs. This responsibility falls to both the employees who serve you and the directors who represent you on the board.

We believe our board of directors should reflect the diversity of our members. That's why we put together a detailed director job description and issued a call for nominations. The nomination committee then reviewed each nomination we received.

As we announced last year, director roles and responsibilities have been updated to include ethics, professional conduct and cooperation, which were previously the purview of the board of supervision. Again, I'd like to thank all the members who served on the board of supervision for the work they did.

### Here for the community

Because of your commitment to the caisse, we're able to enrich the lives of people and communities. Last year, we distributed \$278,575 through our Community Development Fund and gave \$42,674 in the form of donations and sponsorships.

Thanks to you, we were able to support community development by providing funding for two future seniors' residences, in Laverlochère and Témiscaming. These residences will have a positive effect in terms of helping our seniors stay in the Témiscamingue region and our ability to welcome newcomers.

In order to do what's best for you, our members, we have to get to know you and your needs.

### Service changes

As the board of directors, it's our job to look at how members are using the caisse's services. Because members are doing more online all the time, we must adapt to ensure our long-term financial health and competitiveness. While this means making difficult decisions, you can rest assured they're always based on a careful consideration of the facts.

In the past few years, we have had to close several service centres due to low business volumes. But the caisse decided to invest in new ATMs at six locations, and made changes to its service offer based on sufficient business volumes in Saint-Bruno-de-Guigues and Laverlochère. We made sure that personalized support was provided to help members with these changes, and our caisse staff spent 450 hours helping members on the new ATMs. Many thanks to our dedicated staff! We also increased our business hours by four hours per week in our four service centres.

### Acknowledgments

Special thanks to all our employees, managers and directors who work tirelessly to serve our members and the community. You're the heart and soul of our caisse. I'd also like to thank our general manager, Mrs. Chantal Parent, who keeps us focused on what's best for our members and clients, and our Desjardins Group partners, who help us meet our members' financial needs.

Finally, I'd like to thank our members for placing their trust in us. Thanks to you, we're able to help our members and the community achieve their goals!

**Mr Normand Gingras**  
Chair



# Message from the General Manager

Dear Members,

2018 was a year of innovation. Along with our partners at Desjardins Group, we rolled out a number of new and improved products and services. It's just one way we're constantly working to serve you better and set ourselves apart from the competition.

You can find the caisse's annual report and detailed financial reports at [www.desjardins.com](http://www.desjardins.com).

Our 2018 results are a testament to the faith and trust you place in our cooperative financial institution by choosing our products and services. We couldn't grow or be active in the community without your support.

With business under management totalling \$1,064,709,000, up 4.1% or \$41,713,000 compared to 2017, the caisse is well positioned in our market. As a part of Desjardins Group and an active participant in Desjardins Group subsidiaries, we offer our members access to a wide range of financial products and services both in person and online to meet their ever-growing needs.

## People first

Our caisse directors, employees and managers are all committed to doing what's best for you, our members. That means listening to you so we can understand what you need and how we can improve. So let us know what you think! It'll help us serve you better.

Our people and our partners draw on their unparalleled expertise to develop personalized strategies to help you meet your goals.

In 2018 we made some important but tough decisions about our distribution network. Throughout these necessary changes, our employees showed their commitment to providing our members and clients with excellent service. Several specific initiatives were implemented to help members affected by the changes. These initiatives included weekly help sessions at some locations, where mobile member services agents helped members do their banking through AccèsD.

## Here for you 24/7

With a team of 50 people trained to provide you with an exceptional experience, the caisse truly sets itself apart from the competition in Témiscamingue.

Many of our products and services are available 24/7 online and in the AccèsD app. And in 2018, Desjardins continued to modernize by making even more of them available online.

We also recently got new ATMs. They feature touch screens and accept envelope-free deposits for a simpler, more user-friendly experience.

## Changes to member dividends

Another big change for 2019 is the introduction of the product dividend. Your member dividends used to be based on your business volume with the caisse, i.e., your savings and loans with us. The aim of the new product dividend is to recognize your business relationships with other Desjardins components, such as Desjardins Insurance. The product dividend is a fixed amount given back to individual members who have at least one Desjardins product in each of the following four categories: accounts, loans/credit cards/lines of credit, investments, and insurance.

We're proposing a \$150,000 increase to member dividends this year, to bring us to \$700,000, in order to pay out the new product and volume dividends. We also recommend contributing \$240,000 to the Community Development Fund to help support key projects and enrich the lives of people in our community.

The way you manage your finances and interact with Desjardins is changing all the time, so we're updating our products, services and dividends to meet your changing needs.

## Putting our passion to work for you

Our employees are here to help you reach your goals. They work tirelessly to provide you with the expert service and advice you deserve. I want to thank them for all their hard work and their dedication to you, our members.

I'd also like to thank our caisse directors. They're deeply committed to the community and the people they represent. Thanks to their investment of time and energy, we're growing a vibrant community and enriching the lives of our members.

Now more than ever,  
it's truly a privilege  
to be here for you!

**Chantal Parent**  
General Manager


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