

1. Foreword

Caisse de Gatineau's mission is to contribute to the economic and social well-being of people and communities. The caisse contributes to the community by supporting projects alongside local organizations and institutions, without taking the place of government.

This policy aims to provide information to caisse members and partners on the caisse's contributions to the community. It provides the caisse's board of directors with guidelines on allocating and managing the financial support provided by the caisse, which includes the Community Development Fund (CDF), donations and sponsorships.

2. Purpose and objectives

This policy is based on Desjardins Group's business reality while considering the specific needs of members and the community, the caisse's strategic planning and Desjardins Group's priorities.

By supporting community development, the caisse promotes Desjardins Group's values:

- Money at the service of human development
- Personal commitment
- Democratic action
- Integrity and rigour in the cooperative enterprise
- Solidarity with the community
- Intercooperation

OBJECTIVES OF THE INVESTMENT POLICY

- Share the framework for the caisse's community involvement
- Make sure members and the community have the information needed for their understanding
- Meet the needs of our members and the community by supporting meaningful projects
- Promote the cooperative difference and the democratic participation of members
- Promote members' access to funding by setting clear criteria

3. Types of contributions

There are many ways the caisse can enrich the lives of people and communities. Along with providing financial support, the caisse can encourage employees and board members to develop strong relationships with members and the community.

COMMUNITY DEVELOPMENT FUND (CDF)

The CDF is a way for caisse members to contribute to sustainable development in their communities, alongside other financial support mechanisms provided by local, regional or sector-specific organizations.

CDF investments are a key factor in getting many projects off the ground. They're designed to support meaningful projects that meet community needs.

Meaningful projects are projects that:

- Unite different stakeholders around a common goal that will have a lasting impact on the community
- Have a lot of added value for people and the community, empowering them to take charge of their development and their ability to act

SPONSORSHIPS

A sponsorship is an amount of money provided in order to establish a business partnership or carry out an activity, event or project in exchange for an institutional or commercial benefit, with a view to obtaining visibility and business reciprocity so that Desjardins can reach a target clientele. Because this is a business opportunity, every application is presented with a promotion plan that defines the initial objectives, methods, budget and a way to evaluate the expected benefits.

DONATIONS

Donations include financial assistance, materials or services provided to non-profit organizations (associations, institutions and cooperatives) to support their development activities while boosting caisse visibility. Donations directly support the organization's cause.

4. Use of the Community Development Fund

Contributions to the Community Development Fund are approved by members at the annual general meeting (AGM). The contributions come from the surplus earnings reserved for member dividends. Members who attend the AGM must receive an annual report on the use of the CDF.

The CDF is managed exclusively by the caisse's cooperation committee. Occasionally, the board of directors may be asked to give the final approval of the cooperation committee's recommendations. The CDF is managed exclusively by the cooperation committee and the board of directors.

The caisse's board of directors is not required to invest the total amount of money contributed to the CDF every year. In addition, the board can only use money from the CDF after it has set aside the funds required to meet earlier multi-year commitments made by the caisse.

Members receive a cooperative difference report every year at the AGM.

5. CDF investment priorities

The caisse always does what's best for its members. Therefore, after consulting members and partners, it has defined the following investment priorities.

| Investment priorities | Information |
|--------------------------------|---|
| Education | Organizations that promote student life and financial literacy, and that encourage young people to stay in school while helping them access higher education, professional development or personal skills development |
| Social and community support | Organizations that support social and community involvement, humanitarian work and community services |
| Health and healthy lifestyles | Organizations that promote physical activity, healthy eating and the mental well-being of individuals and communities. |
| People in financial difficulty | Organizations that work with individuals or families whose essential needs (housing, clothing or food) may be compromised due to financial insecurity |
| Youth | Organizations that work with children, teens or young adults age 30 and under |
| Seniors | Organizations that work with individuals or groups of individuals age 65 and older and that offer services supporting socialization, health, safety, etc. |

6. Eligibility and selection criteria (CDF, donations and sponsorships)

The caisse will give special attention to project developers and donation and sponsorship applicants that have taken sustainability into account.

Associations, groups, organizations, individuals and project developers that apply for funding from the caisse must meet the following criteria.

| | CDF | SPONSORSHIP | DONATION |
|--|-----|-------------|----------|
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|---|--|---|---|
| <p>Eligibility criteria</p> | <ul style="list-style-type: none"> • Be a member/client, or agree to become one, before the agreement is signed • Be a non-profit corporation, cooperative, association, organization or group <ul style="list-style-type: none"> ○ Individuals and private-sector businesses will only be considered for programs specific to the caisse, such as scholarships and support for entrepreneurs (microcredit for businesses, Créavenir Youth Entrepreneurship Program, etc.) • Project or event taking place in the caisse's immediate territory (Gatineau, Cantley and Val-des-Monts) or adjacent territories (Outaouais and Ottawa) • Have its head office in Canada | <ul style="list-style-type: none"> • Be a member/client, or agree to become one, before the agreement is signed • Offer exclusive status in the financial institution category, including the following segments: banking, insurance or credit cards <ul style="list-style-type: none"> ○ Exceptions apply for the cooperative sector if the initiative offers an advantage deemed strategic by the future signatory of the agreement, or for a philanthropic partnership that involves a number of competitors • Have its head office in Canada | <ul style="list-style-type: none"> • Be a member/client, or agree to become one, before the agreement is signed • Be a non-profit corporation, cooperative, association, organization or group • Have its head office in Canada |
| <p>Specific selection or analysis criteria</p> | <p>In addition to the eligibility criteria, Caisse de Gatineau will consider the following in its analysis:</p> <ul style="list-style-type: none"> • The application falls in line with one or more of the investment priorities listed above • The applicant is registered with the Canada Revenue Agency as a foundation or non-profit organization • The organization has submitted other applications to Caisse de Gatineau during the same year • The organization has demonstrated self-sustainability for more than one year • The application demonstrates how the | <p>In addition to the eligibility criteria, Caisse de Gatineau will consider the following in its analysis:</p> <ul style="list-style-type: none"> • The application falls in line with one or more of the investment priorities listed above • The applicant is registered with the Canada Revenue Agency as a foundation or non-profit organization • The organization has submitted other applications to Caisse de Gatineau during the same year • The organization has demonstrated self-sustainability for more than one year • The application demonstrates how the | <p>In addition to the eligibility criteria, Caisse de Gatineau will consider the following in its analysis:</p> <ul style="list-style-type: none"> • The application falls in line with one or more of the investment priorities listed above • The applicant is registered with the Canada Revenue Agency as a foundation or non-profit organization • The organization has submitted other applications to Caisse de Gatineau during the same year • The organization has demonstrated self-sustainability for more than one year • The application demonstrates how the |

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| | <p>project will benefit the community</p> <ul style="list-style-type: none"> • The project would provide visibility or other benefits to the caisse | <p>project will benefit the community</p> <ul style="list-style-type: none"> • The project would provide visibility or win-win business opportunities that yield specific and measurable results • The application offers several sponsorship arrangements • The application falls in line with the caisse's business objectives | <p>project will benefit the community</p> <ul style="list-style-type: none"> • The project would provide visibility or other benefits to the caisse |
| Not eligible | <p>The following applications are generally not accepted:</p> <ul style="list-style-type: none"> √ Applications received less than 90 days before the project start date √ Organizations receiving funding from another Desjardins component or caisse at the time of the application √ Applications from organizations in precarious financial situations √ Applications for funding to support the regular operations of a public sector entity or government body √ Applications to replace government financial assistance √ Projects associated with a political party or candidate who belongs to a political party, religious group, pressure group or lobby group √ Applications submitted in the form of mass solicitation √ Individual projects or projects that concern only one person √ Trips and excursions, even for charitable purposes, or charity challenges √ Projects that support the production of an artistic product/work of art √ Audio-visual productions √ Projects that don't take place on Caisse de Gatineau's territory or that will not benefit members of the community served by Caisse de Gatineau √ Activities promoting the use of illicit drugs | | |

7. Submission and analysis procedure

The caisse will ask the applicant for information based on the scope of the application. The applicant must include at least one of the following documents in their application:

- Project or event budget
- Sponsorship plan listing the benefits and visibility that will be provided to the caisse
- Report about a similar project or event held by the organization
- List of the organization's board of directors and organizing committee members
- The organization's last annual report and financial statements
- Any other relevant documentation

Any incomplete applications will not be analyzed and will be returned to the applicant for correction. The application will need to be submitted again and processed only when all required documents have been received.

7.1 Project submission and deadlines

Applications for the CDF, donations and sponsorships can be submitted at any time of year with this form:

<https://static.desjardins.com/applications/particulier/formulaire-dons-commandites/application/switch?transit=81530126>

All applications will be reviewed and processed within 90 days after they are received, provided they are complete.

After analysis, applicants will be informed of how much funding they will receive from the caisse.

7.2 Code of Professional Conduct

Anyone called upon by the caisse to complete a task on its behalf related to this policy is bound by Desjardins's *Code of Professional Conduct*, including the provisions on confidentiality and conflict of interest management.

8. Recipient's commitment

The relationship created when the caisse agrees to provide assistance is similar to the caisse's business relationships. The caisse may require both parties to sign a partnership agreement. The organization must agree in writing to comply with the requirements set out in this policy and in their application, as well as any requirements issued by the caisse, as applicable.

8.1 Respect

The caisse and the organization agree to fully respect each other's missions.

8.2 Transparency

The caisse and the organization agree to be as transparent as possible with respect to the funding provided. In particular, the organization agrees to notify the caisse of any change that could impact the funding provided by the caisse based on the original application.

8.3 Business relationship with the caisse

The organization agrees to further develop its business relationship with the caisse. It also agrees to encourage its members to do business with the caisse, or more generally, with Desjardins Group entities.

8.4 Commitment and relationship with the caisse

The individuals or organizations that receive funding must show that they're committed to using all the resources available to them. All assistance is conditional upon the commitment and investment of applicant individuals and organizations.

8.5 Visibility

Sponsorships and funding provided through the CDF must include a detailed visibility plan that promotes the caisse's community involvement. The caisse can also ask that board members and employees attend the event or project announcement.

Partners that receive funding from the caisse over multiple years must prepare an annual report to ensure continued visibility and ongoing compliance with the terms of the agreement.

The organization must also make sure that it can provide photos of the event, project or participants to be included in the caisse's annual report.

8.6 Activity review and reporting

For the purpose of continuous improvement and reporting, the organization agrees to provide Desjardins with an overview presenting the project and its impact on members and the community.

9. Review of the Investment Policy

The caisse agrees to review this policy as necessary.