

2017

Cooperative Difference Report



When you choose Desjardins

You're making change happen

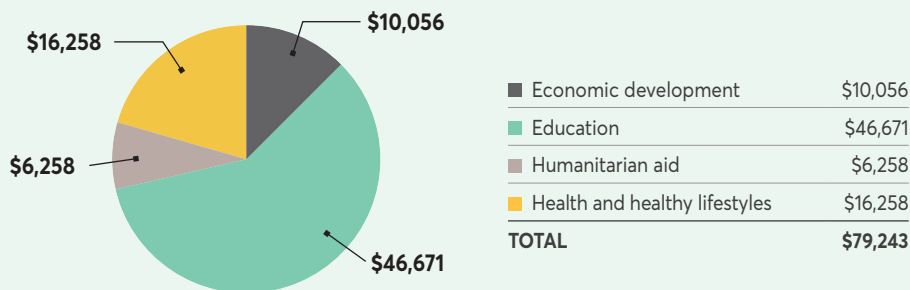
Choosing Desjardins is more than choosing a financial institution. It means taking part in a great cooperative movement and empowering each other to actively contribute to the lives of people and communities.

Thanks to the trust of our members, Caisse Desjardins de Bois-Franc–Bordeaux–Cartierville is a powerful driver of sustainability. We set ourselves apart through our commitment and generosity, along with all the other characteristics of our cooperative difference. Thank you!

You're making a difference in the lives of people and communities

The Community Development Fund, 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 invest part of their dividends to the community during the general annual meeting.

In 2017, we gave back **\$79,243** to the community in the form of donations, sponsorships and Community Development Fund grants.

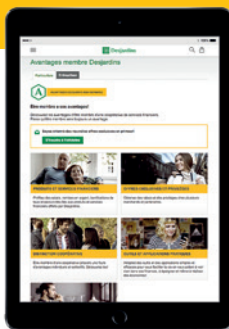


EXCLUSIVE ADVANTAGES FOR MEMBERS

As a member of the leading cooperative financial group in Canada, you can enjoy exclusive discounts, rebates, saving tools, privileges and assistance services.

Last year, our caisse provided 2,222 member Advantages totalling \$111,830.

To learn more, visit
www.desjardins.com/advantages



You're setting up young people for financial success with Personal Finance: I'm in Charge™

Through its Personal Finance: I'm in Charge™ educational 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.

When you choose Desjardins, you're helping thousands of young people manage their finances



through the Personal Finance: I'm in Charge™ program.

That's the Desjardins difference.

desjardins.com/thedifference



Desjardins
Caisse de Bois-Franc–
Bordeaux–Cartierville

You're helping kids achieve academic success

Desjardins organized many activities in support of academic success during the 2017 edition of Co-op Week. About 7,100 Desjardins employees and officers participated in 50 volunteer activities in Auberges du cœur youth shelters and numerous other projects to encourage the success of our young people. A total of \$1.5 million was raised for the cause on October 19, 2017, alone. Caisse Desjardins de Bois-Franc-Bordeaux-Cartierville also chipped in. Some 20 employees joined a team of volunteers from La Maison des Parents de Bordeaux-Cartierville to provide homework help to local youth, and earlier in 2017 the caisse provided \$3,500 for the organization's new toy lending library.

Last year our caisse actively supported a number of initiatives to keep kids in school and help them succeed academically.

Robotics team from Collège Sainte-Marcelline \$6,000

Converto is a multidisciplinary competition combining robotics, languages, arts and multimedia. Caisse officers greenlighted a \$6,000 grant for the competition, and preparations began in 2017. 26 high schools and Cégeps competed at the event at Laval Senior Academy. From February 1 to 3, 2018, 26 4th and 5th graders from Collège Sainte-Marcelline took part in this exciting competition. After months of hard work, they were thrilled to present their project and took home the award for highest overall score. Great job!



Collège Sainte-Marcelline robotics team and Line Beaulieu, caisse client relations associate.

CPE Château-de-grand-mère \$20,000 over four years

Our caisse provided partial funding for the playground at the CPE Château-de-grand-mère's Acadie location. Caisse Desjardins Saint-Joseph-de-Bordeaux committed \$25,000 in 2010 and made the first \$5,000 installment in 2012. The remaining payments were conditional upon completion of the CPE.



The CPE's fun new playground.

Collège de Bois-de-Boulogne scholarships \$11,000

Our caisse awarded 11 Desjardins merit scholarships to local students in 2017. These \$1,000 scholarships were presented to Collège de Bois-de-Boulogne students who excelled academically and were actively involved in their community. Since we began partnering with the Collège, we've awarded over \$120,000 to dozens of young people to recognize their hard work and help them pursue their dreams.



Gilles Rochette, general manager, Fondation du Collège de Bois-de-Boulogne, Micheline D. Legault, board chair, Caisse Desjardins de Bois-Franc-Bordeaux-Cartierville, Line Beaulieu, client relations associate, Caisse Desjardins de Bois-Franc-Bordeaux-Cartierville, Marianne Bourdages, art, literature and communication student, Jacques Blondin, art and literature teacher, Emmanuel Montini, director of education and student services

By choosing Desjardins, you participate to make a difference.

Vanguard School \$250,000 over 5 years

Thanks to financial assistance from our Desjardins partners, we are proudly providing \$250,000 in sponsor support over five years to the Vanguard Foundation. Desjardins has been supporting the Vanguard School since it opened in 1973. This unique educational institution is now recognized as one of the best schools for students with severe learning disabilities. In addition to enriching student services, the grant will help make the expertise and tools developed at the Vanguard School more accessible across Quebec.



Some Vanguard students.

Your business helps us make a difference in the community.

When you choose Desjardins,
you're making
change happen
for everyone.

You're promoting a healthy lifestyle

Desjardins knows the health risks associated with a sedentary lifestyle. That's why we support hundreds of recreational initiatives and events to get people of all ages moving.

Free Teen Fridays at the Cartierville YMCA \$5,000

Our caisse supports the Cartierville YMCA and its popular Teen Fridays. The YMCA is a mainstay of the Cartierville community and has more families than any other YMCA in Quebec. Many young people come out to these free evening events to have fun with friends.



Young people at Teen Friday.

You're preparing the next generation of Desjardins leaders

It's important for your caisse that the composition of its boards accurately represent its community. Accordingly, it has implemented processes to promote the recruitment of women and young people. The Young Intern Officer program attracted the interest of three young people in recent years, of which two of them now sit on the caisse's board of directors. If you want to take part in your caisse's democratic life and decisions, please let us know!

When you choose Desjardins,
you're supporting sustainable,
responsible socioeconomic
development.

You're offering compassionate financing solutions

With local organizations, your caisse helps people obtain budget guidance or financing suited to their situation:

- Desjardins Mutual Assistance Funds teach recipients to better manage their finances and help them address immediate basic needs.
- CRÉAVENIR financing program supports young entrepreneurs.
- Microcredit to Businesses program helps micro-entrepreneurs and self-employed workers consolidate an existing business or get a new one off the ground.

You're helping people become financially independent

At Desjardins, we believe that work is a powerful driver of social inclusion and the key to financial freedom and independence.

CACI social economy initiative \$25,000 over five years

For three years now, we've been proudly partnering with the Centre d'appui aux communautés immigrantes (CACI), which serves immigrants across the Greater Montreal area and beyond. We sponsor Emploi-Diversité, a CACI social economy initiative that aims to bring together qualified immigrant jobseekers and potential employers in Quebec.



Samir Kemmoune and Catherine Martz from Desjardins speaking about Desjardins's services and the importance of French language skills during an OQLF event.

Business experts you can count on



If you're a business owner or manager, Desjardins Business—West of Montreal is here to help, no matter what kind of business you have. We offer a full array of business solutions tailored to your industry, business size and stage of growth.

Our highly qualified team of advisors with industry-specific insight can help you take your business to the next level.

Desjardins Business—West of Montreal by the number:

- Over \$2 billion in business volume
- More than 2,200 business members
- A team of 62 financial management experts serving businesses

3500 boul. de la Côte-Vertu, Suite 165
Saint-Laurent QC H4R 1P8

Monday to Thursday 8:30 a.m. to 4:30 p.m.

Friday 8:30 a.m. to 3:15 p.m.

514-748-2999 **514-748-7941**

desjardins.com/business-westofmontreal



Accessible 7 days a week

Make an appointment, get information or do your banking by phone with the help of one of our advisors:

- Weekdays from 6:00 a.m. to 10:00 p.m.
- Weekends from 8:30 a.m. to 4:00 p.m.

Call us today at 514-334-6006 or 1-855-334-6006.



Your signature is unique

We teamed up with other local caisses to open a Signature Service location—a multidisciplinary centre of expertise catering to more complex financial needs. Just as the caisse does, Signature Service delivers personalized service tailored to members' specific goals. This initiative will help enhance our service offer by showcasing Desjardins Group's wealth management expertise.

Comprehensive wealth management services for sophisticated clients with complex financial needs.

3500 boul. de la Côte-Vertu, Suite 165
Saint-Laurent QC H4R 1P8

1-844-711-5248
desjardins.com/signatureservice

Open Saturdays

9:00 a.m. to 3:00 p.m.

Better access and a host of services
Your caisse has what you need!

- desjardins.com
- m.desjardins.com
- 514-CAISSES (514-224-7737)**
- ATMs**
- Mobile cheque deposit**

HEAD OFFICE – Galeries Normandie

2570 rue de Salaberry
Montreal QC H3M 1L3

ADVISORY SERVICES

Monday, Tuesday, Friday 9:30 a.m. to 5:00 p.m.

Wednesday and Thursday 9:30 a.m. to 8:00 p.m.

Saturday 9:00 a.m. to 3:00 p.m.

TELLER SERVICE

Monday, Tuesday, Wednesday, Friday 9:30 a.m. to 5:00 p.m.

Thursday 9:30 a.m. to 8:00 p.m.

Saturday 9:00 a.m. to 3:00 p.m.

Faubourg Bois-Franc Service Centre

5590 boulevard Henri-Bourassa Ouest
Saint-Laurent QC H4R 0M6

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Saturday 9:00 a.m. to 3:00 p.m.

TELLER SERVICE

Monday, Tuesday, Wednesday, Friday 10:00 a.m. to 3:00 p.m.

Thursday 10:00 a.m. to 7:00 p.m.

