

ACCOUNTS AND PLANS

Tips to help you make
the right choice

Fees and frequently used services for
individual members of the Desjardins caisses

Effective July 1, 2012



Desjardins

Cooperating in building the future



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CHOOSE THE ACCOUNT THAT'S RIGHT FOR YOU

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WELCOME TO DESJARDINS

As a member of a caisse that belongs to Canada's largest financial cooperative, you benefit from the vast expertise of your caisse's professionals. Their goal is to provide services that are tailored to your needs, give you advice you can count on, and help you carry out your projects.

In addition to an extensive network of Desjardins caisses across Quebec and Ontario, Desjardins members enjoy a variety of convenient ways to access services. You can always keep a close eye on your finances either online, over the phone, on your mobile device, at an ATM or with teller services.

Choosing Desjardins means opting for a different way to manage finances. Experience it for yourself!

AN ACCOUNT THAT MEETS YOUR NEEDS

When you open an account at a caisse, you become a member of a financial services cooperative whose aim is to provide all members with quality products and services.

So whatever your profile, age or goals may be, we have a range of different types of accounts to help you manage your personal finances.

Here are some useful questions you should consider to select the account that best suits your needs:

- How many transactions do you expect to make every month?
- What kind of transactions will they be (cheques, withdrawals, transfers, bill payment, etc.)?
- How will you access your accounts and make transactions: AccèsD (Internet, mobile+ or telephone), ATM or teller services?
- What type of tools will you use to track your transactions: Online account statement, paper account statement or passbook?
- What is the minimum balance you expect to maintain in your account at all times?

You want...

An account for your everyday transactions				
	Basic needs		Specific needs	
Type of account	Personal Chequing Account	Build-Up Savings Account	High-Yield Account	American Currency Build-Up Savings Account
Advantages	For all your regular transactions	Make regular transactions and grow your savings Combine flexibility with returns: Higher interest rate depending on your minimum balance	Make regular transactions and get a higher return	Make certain regular transactions. Build up savings in American currency. Ideal for saving money on currency exchange fees
Chequing	✓	✓	✓	✓
Interest	✗	✓ Paid monthly	✓ Paid monthly	✓ Paid monthly
Eligible for a plan	✓	✓	✗	✗
Service charges exemption	✓ If you sign up for a plan and maintain the minimum balance	✓ If you sign up for a plan and maintain the minimum balance	✓ If you maintain the \$25,000 minimum monthly balance	✓ If you maintain the \$1,000 minimum monthly balance ¹



An account tailored to your profile

Type of account	Desjardins Youth Profit Account	Student STRATEGIC Account	Distinctive Account
Profiles	Young people 21 and under or Full-time post-secondary students 25 and under	Full-time students in certain fields of study [†]	Health and business professionals ^{††}
Advantages	Returns grow with your balance	Gives access to the D Capital Solution	Gives access to the Distinctive Offer
Chequing	✓	✓	✓
Interest	✓ Paid monthly	✓ Paid monthly	✓ Paid monthly
Eligible for a plan	✓	✓	✓
Exclusive plan	✓ See page 14 for information about the plan	✓ See page 14 for information about the plan	✓ See page 14 for information about the plan
Service charges exemption	✓ No service charges for those under 18. If you sign up for one of the plans on pages 12-13 and maintain the minimum monthly balance	✓ If you sign up for one of the plans on pages 12-13 and maintain the minimum monthly balance	✓ No service charges for <ul style="list-style-type: none"> ▪ Cheque certification ▪ Travellers cheques ▪ Basic safety deposit boxes ▪ Money orders and drafts If you sign up for one of the plans on pages 12-13 and maintain the monthly balance

[†] Available to students in actuarial studies, chiropractic, law, medicine, pharmacy, pharmacology, veterinary medicine, podiatry, accounting, engineering, optometry and dentistry.

^{††} Available to the following health-care and business professionals: chiropractors, dentists, doctors, optometrists, pharmacists, pharmacologists, podiatrists, veterinarians, actuaries, lawyers, accountants, engineers and notaries.

Save for a project

Type of account	Regular Savings Account	TFSA Savings Account	Desjardins Enhanced Investment Account
Advantages	<p>Perfect for putting money aside</p> <p>Eligible for RRSPs and other retirement plans</p> <p>Ideal for accumulating capital through periodic automatic instalments</p>	<p>Allows you to save tax-free for a future project</p> <p>Withdrawals can be made at any time</p> <p>Ideal for accumulating capital through periodic automatic instalments</p>	<p>Allows you to accumulate capital for a major project</p> <p>Offers good returns</p> <p>Deposits and withdrawals of a minimum of \$5,000 can be made at any time</p>
Chequing	✗	✗	✗
Interest	<p>✓</p> <p>Paid monthly</p>	<p>✓</p> <p>Paid monthly and non-taxable</p>	<p>✓</p> <p>Paid monthly</p>
Eligible for a plan	✗	✗	✗

Help your child learn about saving

School caisse

Designed for children ages 6 to 11

Allows children to acquire basic notions of economy and cooperation while developing the habit of saving

No service charges

Student caisse

Designed for young people ages 12 to 17

Original formula (mini-caisse managed by student volunteers) that allows young people to develop and practice the concepts of saving, economy, administration and cooperation

No service charges

Opening an account

Are you ready to open your own account at a Desjardins caisse? Just visit or call the caisse of your choice.

Please note that to open an account, you will have to present certain recognized, valid forms of ID such as a driver's licence, social insurance card, provincial health card² or passport.

When you do business with Desjardins, you get advice and support from professionals who understand your needs.

DESJARDINS IS THERE FOR YOU

We do everything we can to make managing transactions easy.

Here are just a few of the services we offer.

Desjardins Access Card (debit card)



This no-fee card is your secure access key to all your Desjardins caisse accounts.

- Your passport to day-to-day transactions
 - Make transactions and get information on the checking and savings accounts linked to the card: at Desjardins ATMs; with AccèsD (Internet, mobile and telephone) services.
 - Use it as your personal ID at all caisses.
- An easy way to pay for your purchases
 - Pay for purchases at almost half a million Interac³ network retailers across Canada and at some two million NYCE⁴ network retailers in the United States.
- Get cash fast
 - Withdraw money from over 59,000 ATMs in Canada and more than a million affiliated ATMs in the PLUS* network worldwide.

- A secure card!
 - With your debit card, transactions are more secure than ever. Desjardins has implemented an additional procedure to better protect its members against debit card cloning. To learn more about the security measures taken by Desjardins, go to desjardins.com.

Your Personal Identification Number (PIN)

The PIN on your Desjardins Access Card represents your electronic signature. It lets you access your accounts and perform transactions.

It is important to select a PIN that only you know. To change it, visit your caisse or a Desjardins ATM.

For more information, visit desjardins.com.

Desjardins Quick Transfer Service

Once a Canadian account has been opened, the specialized Desjardins Quick Transfer Service team will provide you with personalized support.

Members of this team offer the following worry-free services at no charge:

- Transfer of accounts held at another institution or another caisse.
- Transfer of preauthorized transactions⁵ including your pay.

This free service saves you time and energy and simplifies management of your accounts. Ask about it at your caisse.

Deposit guarantee

Desjardins caisses in Québec are registered with the Autorité des marchés financiers, in conformity with the terms of the Deposit Insurance Act. In Ontario, deposits in registered savings plans are insured for their total amount. Other deposits in Canadian dollars are insured up to \$100,000.

Find out more by visiting the websites of the Autorité des marchés financiers Deposit and the Deposit Insurance Corporation of Ontario (DICO).

DO YOU HAVE A SPECIAL PROJECT IN MIND?

Set up an appointment with a Desjardins advisor today – they'll recommend the right tools to help turn your plans into reality!

Note

- 1 For the American Currency Build-Up Savings Account, a fixed monthly fee of \$1.00 applies in addition to the transaction fee when the minimum monthly balance is less than or equal to \$500.
 - 2 Legislation in Ontario, Prince Edward Island and Manitoba prohibits the use of health insurance cards for identification purposes. In Quebec, financial institutions cannot require a health insurance card as proof of identity, but the card can be presented as such.
 - 3 TM: Registered trademark of Interac. Used under license.
 - 4 TM: Registered trademark of NYCE Corporation. Used under license
 - 5 Municipal, provincial and federal preauthorized transactions are often settled using a specific form or following a special government procedure. The Desjardins Quick Transfer advisor can guide you as to which payments are accepted via Desjardins Quick Transfer service and which require a direct transaction with the appropriate government body.
- + Desjardins mobile services are available on your mobile at m.desjardins.com. For Apple mobile devices, the application is available for free through the App Store.
- * VISA Int./Fédération des caisses Desjardins du Québec, authorized user.

UNDERSTANDING AND MANAGING SERVICE CHARGES

FIVE TIPS TO REDUCE—OR EVEN ELIMINATE
—SERVICE CHARGES 10

FIVE TIPS TO REDUCE—OR EVEN ELIMINATE—SERVICE CHARGES

You probably want to minimize your service charges for regular transactions. First you need to determine what kind of user you are.

- Do you make many transactions?
- Do you use different access methods such as AccèsD (Internet, mobile or telephone), ATMs or teller services?
- Do you use automated services often?

Take some time to think about how you use financial products and services. This will help you choose your plan and may even prompt you to change the way you do things.

WHY CHARGE FOR TRANSACTIONS?

Charging for transactions helps ensure the costs generated by the use of the caisse's products and services are shared fairly among members. It also makes it possible to maintain a vast network of ATMs and points of service. In addition, transaction fees serve to expand the mobile and Internet e-services that give you all the accessibility you expect from your financial institution.



Tip No. 1 Choose the right plan.

Desjardins is the only financial institution that offers such a comprehensive, diverse range of plans, so you are sure to find one that meets your needs.

To choose the plan that best suits your profile, here are some important things to consider:

- How many monthly transactions do you regularly make?
- Are they automated transactions only, or a combination of automated and teller transactions?
- Are you able to maintain a minimum monthly balance in your account?

DID YOU KNOW THAT YOUR PLAN COULD BE COMPLETELY FREE?

If you maintain your plan's required minimum balance in your account, at all times, there will be no charge for your plan!

Range of fixed-rate monthly plans

To reduce charges, choose the plan that best suits your transaction profile.

Name of plan	Monthly fee	Number of transactions
You make few transactions		
The Economy	\$2.95	7
The Economy Plus	\$3.95	12
You use automated services frequently		
The Mid-level	\$6.50	25
The Autonomous	\$8.95	40
You make many transactions and want to be able to use more access methods		
The Autonomous Plus	\$10.95	40
You need unrestricted access to your account		
The Premier	\$13.95	Unlimited
The Premier Plus ^{††}	\$21.95	Unlimited

Do all transactions carry a fee?

No, the following transactions and services are always free:

- Deposits and direct deposits
- Account balances (including VISA* Desjardins) with AccèsD (Internet, mobile or telephone), at Desjardins ATMs or during teller transactions⁸
- Online account statement and recorded statement of recent transactions by AccèsD telephone
- Transaction summaries at Desjardins ATMs and via AccèsD (Internet, mobile or telephone)
- Line-of-credit payments
- Automatic transfers between accounts in a single folio

Methods of access included		Minimum monthly balance for the free plan [†]
Automated services ⁶ and cheques	Teller services	
✓ ⁷		\$1,000
✓	✓	\$1,500
✓ ⁷		\$2,000
✓ ⁷		\$2,500
✓	✓	\$3,000
✓	✓	\$4,000
✓	✓	\$5,000

Note: Transactions that exceed the maximum allowed under your plan or that are not included in your plan are charged at the regular transaction rate. For pay-per-transaction fees, see section: *Pay-per-transaction user fees*.

[†] The fee for the monthly plan will be waived if you maintain your plan's required minimum monthly balance throughout the entire month.

^{††} Also included in this plan are personal cheques (an order of 100 cheques/year, Desjardins model), certified cheques, single-signature American Express⁹ traveller's cheques, drafts and money orders (any currency), cheque image return (members with monthly account statements only), and an annual \$15 discount (including taxes) on safety deposit box rental.

Range of additional plans and offers for specific types of clients

You can always choose one of the regular plans on pages 12-13.

You are...	Monthly rate plan	Number of transactions	Automated services ⁶ and cheques	Teller services
18 to 21 years old or Full-time student 22 to 25 years old or D Capital Offer[†] member	\$2.95 ¹⁰ A savings of \$11 off the Premier Plan.	Unlimited	✓	✓
Distinction Offer^{††} member	\$7.95 ¹¹ A savings of \$14 off the Premier Plus Plan.	Unlimited	✓	✓
Desjardins Merit Service^{†††} member	Discount of up to \$4 a month on regular service charges applied to your chequing account or your fixed-rate monthly plan			

[†] Available to students in actuarial studies, chiropractic, law, medicine, pharmacy, pharmacology, veterinary medicine, podiatry, accounting, engineering, optometry and dentistry.

^{††} Available to the following health-care and business professionals: chiropractors, dentists, doctors, optometrists, pharmacists, pharmacologists, podiatrists, veterinarians, actuaries, lawyers, accountants, engineers and notaries.

^{†††} Available to people age 60 and over.

HOW CAN I BE SURE THAT I'M CHOOSING THE RIGHT PLAN?

Visit **desjardins.com/plans** and try the account and plan selector. This easy, user-friendly tool will help you find the right plan for you.

Tip No. 2

Switch to automated services

Automated services are a great way to reduce your service charges and save time!

Sign up for AccèsD at no charge

Secure and easy to use, AccèsD makes managing your personal finances a breeze. It lets you carry out your financial transactions with direct access to your accounts 24 hours a day, seven days a week¹², anywhere in the world.

With AccèsD (Internet, mobile and telephone), you can perform a wide range of real-time and post-dated regular transactions: view account balances, track recent transactions, transfer money between accounts, pay bills including VISA Desjardins, and make payments on your line of credit. For a list of all transactions that can be completed via AccèsD, visit **desjardins.com/accessaccounts**.

Sign up by visiting **desjardins.com/accesd-registration** or calling 1-800-CAISSES (1-800-224-7737) or 514-CAISSES (514-224-7737) in the Montreal area.

Sign up for online account statements

Avoid account maintenance charges and get access to information about accounts, transactions and charges.

Your account statement is available on the first day of the month on AccèsD Internet.

Use Desjardins automated teller machines

Carry out transactions at Desjardins automated teller machines (ATMs) and save up to 48% on teller service fees.

Transactions made at other financial institutions' ATMs are subject to additional fees, so use Desjardins ATMs as much as possible. It's easy! There are nearly 2,800 ATMs available 24/7.¹²

In fact, nearly one out of every two financial institution ATMs in Québec is a Desjardins ATM. We have the largest network in Quebec, and the third largest in Canada. And you can carry out all your day-to-day transactions at Desjardins ATMs.

DO YOU HAVE A GPS OR A MOBILE DEVICE?

Go to desjardins.com to quickly locate an ATM.

Automate your bill payments

Sign up for direct withdrawal to settle regular electrical, telephone, gas, cable, insurance and other bills.

The payment amount is automatically withdrawn from your account on the set date and according to your payment requirements (fixed amount or entire balance). Bills are always paid on time and you save up to 71% on teller payment fees.

To sign up, contact the service providers with whom you wish to establish direct withdrawal service and fill out an authorization form.

You can also pay your bills on AccèsD (Internet, mobile or telephone) or at an ATM

To set up automatic bill payment, just create and activate your bill payment file by calling 1-800-CAISSES (1-800-224-7737) or 514-CAISSES (514-224-7737) or going to the "Make a payment" section on AccèsD Internet.

Thousands of organizations accept this payment method. Go to **desjardins.com/organizations** to see the list.

Sign up for the overdraft transfer service

By linking your chequing account to your VISA Desjardins card, you will avoid overdraft fees and the inconvenience of temporarily having insufficient funds in your account.

It's free to sign up and there are no monthly or transaction fees. The amount of the cash advance used to cover your overdraft is added to your VISA Desjardins card balance. You can pay it back at any time with AccèsD (Internet, mobile or telephone), at an ATM or at your caisse.

To find out how, go to desjardins.com.



Go for direct deposit

Direct deposit eliminates the risk of lost or stolen cheques, plus it's easy and confidential.

Tax refunds, salary, old age security and child benefits cheques, welfare payments,¹³ and more can easily be deposited directly into your account, without your having to make a special trip to the caisse.

All you have to do is talk to your employer or contact the institution issuing the payment and register accordingly. The funds will be automatically deposited to your account on the established date.

Find out how to sign up for direct deposit at **desjardins.com/directdeposit**.

Take advantage of direct payment

Service charges for direct payment are lower than those for cheque payments or teller withdrawals.

Use your Desjardins Access Card to pay for your purchases through an electronic funds transfer from your account to that of the merchant. It reduces the risk of loss or theft since you no longer have to carry large sums of cash.

At some merchants, direct payment also lets you withdraw cash when you make a purchase – doubly convenient!

Opt for pre-arranged transfers

No more writing cheques or going to the caisse to periodically transfer funds between accounts in the same or different folios held at one or more caisses.

You set the date and frequency of the automatic withdrawals from your account.

Fee structure for Desjardins members with disabilities

Unable to use ATMs due to a permanent disability? Regardless of the nature of your disability, you can carry out your transactions with the teller and pay only the fees for automated service.

Ask your caisse for details.

Tip No. 3 Group your accounts

Combining all your savings accounts into a single chequing account will not only make it easier to manage savings, it may even save you money.

How? Since you'll have a higher balance, you may be able to maintain the minimum monthly balance and eliminate the service charges associated with your plan.

Tip No. 4 Choose your VISA Desjardins card over other credit cards

By paying with your VISA Desjardins card, you avoid the costs associated with cheque payments. Plus, if your VISA Desjardins card comes with the BONUSDOLLARS¹⁴ rewards program, you'll earn BONUSDOLLARS that can be used to reduce or eliminate service charges on some accounts.

Tip No. 5 Review your choices regularly

As your situation evolves, so do your needs. The way you use your financial products and services also changes over time.

That's why it is important to regularly review your plan to make sure it still meets your expectations and transaction needs.

Note

- 6** For withdrawals made at Interac- and Plus-affiliated ATMs other than Desjardins, fees of \$1.50 and \$3.00, respectively, will apply. For individual members of Desjardins caisses populaires affiliated with the Fédération des caisses populaires de l'Ontario Inc., Interac network access fees for a maximum of three withdrawals per month made from another financial institution's ATM (\$1.50 per transaction) are waived for the following fixed-rate monthly plans: Mid-level, Autonomous, Autonomous Plus, Premier and Premier Plus. However, certain ATM operators charge additional fees for the use of their machines. They must inform the user via an on-screen message before processing the transaction. The user then has the option of cancelling the transaction. These fees are added to the withdrawal amount and paid directly to the ATM operator.
 - 7** Payment of bills made with teller services is not included in the Economy, Mid-level and Autonomous Plans. To open a "Bill Payment File" and register the organizations, log on to AccèsD by Internet, contact your caisse or call one of the following numbers: 514-CAISSES (514-224-7737) from Montreal, or 1-800-CAISSES (1-800-224-7737) from elsewhere in Quebec and Canada or from the United States.
 - 8** Charges apply by telephone or with a teller if no transaction is made.
 - 9** TM: Registered trademark and trademark of American Express Company.
 - 10** The fee for the Premier plan will be waived if you maintain a minimum monthly balance of \$4,000.
 - 11** The fee for the Premier Plus plan will be waived if you maintain a minimum monthly balance of \$5,000.
 - 12** Except Sunday from 2:00 a.m. to 6:00 a.m., EDT.
 - 13** Available only in Québec.
 - 14** TM: BONUSDOLLARS is a registered trademark of Fédération des caisses Desjardins du Québec.
- * VISA Int./Fédération des caisses Desjardins du Québec, authorized user.

ADDITIONAL INFORMATION

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PERSONAL INFORMATION

Protection of personal information

Privacy legislation establishes rules for the management of personal information that is collected, held, used or shared with third parties for the purposes of running a business.

Desjardins abides by these rules in order to protect your personal information.

- We do not divulge any information concerning you without consent, unless we are legally authorized to do so.
- Desjardins employees are not authorized to ask for your password or personal identification number (PIN).
- Desjardins employees cannot ask for personal information such as your debit card number, date of birth or social insurance number by telephone or email, except as part of the usual identification process when you contact us.
- Desjardins Group complies with the “National Do Not Call List (DNCL)” regulations.

Data sharing between Desjardins Group components

The introduction of data sharing between the components of Desjardins Group led to the establishment of Desjardins Consent. The Consent authorizes the components with which you do business to share your personal information, as long as the Consent you have granted is not revoked.

The main advantages of data sharing are:

- The Desjardins experts you deal with will have a more comprehensive view of your financial situation—initially in the caisse network and then in other Desjardins components.
- You will receive a more personalized service offer that is better adapted to your profile, needs and expectations.
- You will no longer have to repeat your basic information when conducting a transaction with a Desjardins component.
- The caisse will have quick and easy access to all your financial information.

DETAILS ON ACCOUNT OPERATIONS

Holding funds and authorized transit

Holding funds is a routine precaution taken by all financial institutions in anticipation of returned cheques. At Desjardins, funds are generally held for five to seven business days if you deposit a cheque at the caisse or ATM and if you make an inter-institution transfer through AccèsD Internet.

For verification purposes, this procedure applies to any type of cheque, personal or otherwise, as well as for cash deposited at an ATM.

Authorized transit is an amount determined by the caisse that enables you to cash cheques without having a hold placed on the funds. This amount is set when the account is opened.¹⁵

Processing items in American currency¹⁶

Items in US\$ drawn on	Holding time
Canadian financial institutions in Quebec	Approximately 7 days
Canadian financial institutions outside Quebec	Approximately 14 days
American financial institutions	Approximately 28 days

INTER-CAISSES TRANSACTIONS

Certain inter-Caisses transactions (i.e., in a caisse other than the one where you opened your account) are subject to a limit. The inter-Caisses withdrawal limit represents the maximum amount that may be withdrawn at a caisse counter in inter-Caisses mode in one day.

The default limit for inter-Caisses withdrawals at the caisse (including deposits with withdrawals and manual transfers) for personal services folios is \$1,000 per day. However, your caisse may change this amount, which can vary from \$0 to \$2,500.¹⁷

Transaction processing days

Account transactions are not necessarily dated the day they are carried out.

Desjardins ATMs

For transactions carried out:	Transactions will be dated:
Monday to Thursday before 9:30 p.m.	The same day
Monday to Thursday after 9:30 p.m.	The following day
Thursday 9:30 p.m. to Saturday before 6:30 p.m.	Friday
Saturday after 6:30 p.m. to inclusively Sunday	Monday

For example, a transaction made at a Desjardins ATM on Monday at 10:45 p.m. will be dated Tuesday.

No matter the day of the month, the system processes transactions in the same way. This means that a transaction made on a Saturday (before 6:30 p.m.) on the first day of the month is processed in your account as if it had been made on the last day of the previous month (i.e., the Friday).

Desjardins Point-of-Sale (PoS) terminal

Any direct payment transaction made at a Desjardins PoS terminal will be dated the day the transaction was made; the day changes at midnight every day.

YOUR SATISFACTION IS OUR PRIORITY

Each of our employees is committed to offering you quality service that meets your highest expectations.

By sharing your comments, suggestions or dissatisfaction, you can help us better understand your needs and respond quickly.

Should you experience dissatisfaction with regard to service, please do not hesitate to inform a caisse employee without delay, or ask to meet with a member of the caisse management.

If you feel that the issue has not been resolved, you can ask to meet with the general manager of your caisse, who will assess the situation with you. If the problem persists, you can write a confidential letter to the Chair of the caisse's Board of Directors at the caisse address.

If, after following all the above steps, you are still dissatisfied, please contact an advisor from Member Services at the Fédération des caisses Desjardins du Québec:

418-835-8444, ext. 2418 or 1-888-556-7212.

As a last resort, you can call the Desjardins Group Ombudsman:

514-281-7793 or 1-866-866-7000, ext. 7793.

Note

- 15** The caisse will grant an authorized transfer amount and place a hold on funds at the ATM based on your needs.
- 16** The amount is held at the value of the item converted into Canadian dollars if the folio is in Canadian dollars.
- 17** The limits applicable to ATMs, direct payments and inter-Caisses are independent from one another. These three limits can be subject to review by your caisse, to be increased or decreased, according to your activities or your needs.

PAY-PER- TRANSACTION USER FEES

Pay-per-transaction user fees are listed below¹⁸

Regular transactions

	Personal Chequing, Build-Up Savings, Regular Savings ¹⁹	High-Yield
Desjardins automated teller machines (ATMs)		
Withdrawal, transfer and payment of a bill registered in your file	\$0.65	\$1.00
Deposit, account balance information, passbook update, summary of transactions, line-of-credit repayment	Free	Free
Additional fee for non-members		
Interac ^{20,22}	\$3.00	\$3.00
Plus ^{22, *} or Cirrus ²¹	\$2.00	\$2.00
ATMs other than Desjardins		
Interac ^{20,22}	\$1.50	\$1.50
Plus ^{22, *}	\$3.00	\$3.00
<i>Certain ATM operators apply supplementary charges.</i>		
AccèsD (Internet, mobile or Telephone)		
Transfer and payment of a bill registered in your file	\$0.65	\$1.00
Account balance information, online account statement, summary of transactions, line-of-credit repayment	Free	Free
Direct payment (Canada, United States)	\$0.65	\$1.00
Direct deposit, pre-arranged transfer between accounts in the same folio	Free	Free
Direct withdrawal (pre-authorized payment)	\$0.65	\$1.00
Automated transfer between accounts in different folios at the same or different caisses²³	\$0.65	\$1.00
Cheque	\$0.75	\$1.25
Teller services		
Cashing, withdrawal or transfer	\$1.25	\$1.50
Bill payment	\$2.25	\$2.50
Deposit, account balance information accompanying a transaction, passbook update and line-of-credit repayment	Free	Free

Account maintenance charges

Account maintenance charges may be applied for certain accounts if your holdings in savings and/or financing products with the caisse amount to less than \$2,000. Under this criterion, the following rates will apply:

Passbook account

For a chequing account [†] without fixed-rate monthly plan	\$2.00/month
For a Regular Savings Account	\$2.00/month
For a chequing account [†] with fixed-rate monthly plan	Free

Account with monthly paper statement

For a chequing account [†] without fixed-rate monthly plan, including related regular savings accounts	\$1.00/month
For a chequing account [†] with fixed-rate monthly plan, including related regular savings accounts	Free

Account with online statement

For all types of account	Free
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[†] Personal Chequing Account, Build-Up Savings Account and Distinctive Account.

YOU WANT TO REDUCE YOUR SERVICE CHARGES?

Remember, it's easy to control or even eliminate your service charges. For more information, see the "Understanding and managing your service charges" section, contact your caisse or dial 1-800-CAISSES (1-800-224-7737) or 514-CAISSES (514-224-7737).

Additional services

Debit chip card

Renewal or defective card	Free
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Additional card for the same folio or unnecessary replacement	
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▪ Regular delivery	\$5.00
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▪ Rush delivery	\$10.00
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American Express single-signature traveller's cheques	1% min. \$4.50
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Cheque retained for future cashing	\$5.00
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NSF cheque or pre-authorized payment	\$42.50
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Certified cheque

At signatory's request	\$10.00
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At payee's request	\$15.00
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Safety deposit box (annual rental)²⁴	From \$40.00
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Order of personalized cheques²⁴	Supplier's cost
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Confirmation or information on balances, fees, interest, transactions or other operations

By telephone or at the teller window	\$3.25
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In writing	\$35.00/hour
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Stop payment

With complete information (date, balance and name of payee)	
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On AccèsD	\$12.00
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At the teller services	\$13.00
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With partial information	\$20.00
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For a series of cheques or pre-authorized payments	\$20.00
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Account overdraft

The first day	\$5.00
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Subsequent day if increased	\$5.00
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Cashing traveller's cheques

Member	Free
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Non-member	\$2.50 per transaction
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Closing an account

Less than 90 days after opening	\$20.00
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More than 90 days after opening	Free
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Inactive folio after a written notice

Quebec	Ontario	
After 1 year	After 2 years	\$12.00

After 2 years	After 5 years	\$25.00
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After 3 years	After 10 years	\$45.00
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Opening a trust account	Between \$250.00 and \$500.00
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Additional services (continued)

Cheque or other document search

Less than 90 days	\$5.00 each
More than 90 days	\$35.00/hour min. \$17.50

Weekly paper account statement	\$1.00
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Monthly online account statement (on AccèsD Internet)	Free
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Account statement with cheque images

Paper account statement	
Weekly with paper cheque images	\$2.60
Weekly with online cheque images	\$1.10
Monthly with paper or online cheque images	\$2.00
Online account statement (on AccèsD Internet)	
Monthly with paper or online cheque images	\$2.00

Reimbursement and photocopy of money order or draft (all currencies)	Between \$10.00 and \$50.00
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Canadian draft or money order	\$6.50
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Administrative tasks

Requested by a member, a third party or as a result of a member's omission	\$35.00/hour min. \$17.50
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Transfer

Registration of a pre-arranged transfer	Free ²³
On request	\$5.50

Foreign currency transactions

Purchase and sale of American currency

Member	Free
Non-member	\$5.00

Purchase and sale of currencies other than American	\$5.00
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Issuance of an American dollar cheque on a Canadian dollar account	\$15.00
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Cashing or deposit of cheques, money orders or drafts in a Canadian dollar account

American currency	\$2.50 per deposit or cashing
Other foreign currency	\$12.00 per deposit or cashing ²⁵

American dollar money order	\$6.50
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Draft in American dollars or other currency	\$7.00
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Funds transfer

Within Canada	Between \$5.00 and \$50.00
Outside Canada	Between \$0.00 and \$80.00

Note

- 18** Services charges may vary from caisse to caisse depending on the policy in effect in each Desjardins caisse.
 - 19** Cheque and direct withdrawal transactions cannot be carried out in the Regular Savings Account.
 - 20** TM: Registered trademark of Interac Inc. Used under licence.
 - 21** TM: Registered trademark of CIRRUS SYSTEMS Inc
 - 22** For withdrawals made at non-Desjardins Interac- and Plus-affiliated ATMs, fees of \$1.50 and \$3.00 will apply respectively. For individual members of Desjardins caisses populaires affiliated with the Fédération des caisses populaires de l'Ontario Inc., Interac network access fees for a maximum of three withdrawals per month made from another financial institution's ATM (\$1.50 per transaction) are waived for the following fixed-rate monthly plans: Mid-level, Autonomous, Autonomous Plus, Premier and Premier Plus. However, certain ATM operators charge additional fees for the use of their machines. They must inform the user via an on-screen message before processing the transaction. The user then has the option of cancelling the transaction. These fees are added to the amount of the withdrawal and paid directly to the ATM operator.
 - 23** A \$5.00 service charge applies to changes to billed automated transfers, performed at the counter.
 - 24** These charges are subject to the GST and QST (Quebec) or HST (Ontario).
 - 25** Fees of \$12.00 apply for each deposit or cashing of more than one item (cheque, money order or draft) if these items are in the same foreign currency from the same country.
- * VISA Int./Fédération des caisses Desjardins du Québec, authorized user.



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