Service fees

FOR INDIVIDUAL MEMBERS

Effective August 26, 2024

Desjardins

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Welcome to Desjardins

By choosing Desjardins you've opted for a different way of managing your finances.

Desjardins Group is Canada's largest cooperative financial group. Through your Desjardins caisse, you'll benefit from the expertise of Desjardins Group's professionals and its extensive network of caisses across Quebec and Ontario.

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.

Your caisse is here for you! Our professionals can provide you with the advice you need to make your dreams a reality.

Your account

Choose the right account for your everyday transactions

We have a range of different accounts to help you manage your personal finances. These accounts are tailored to your daily transactions. Choose the one with the features that are right for you.

Type of account	Everyday Transaction Account	US Dollar Build-Up Savings Account
Advantages	Allows you to perform all of your regular transactions	Allows you to perform certain regular* transactions Lets you build up US$ savings Ideal for saving money on currency exchange fees
Interest		✔
Eligible for a plan	✔	
Free regular transactions	If you sign up for one of the plans, maintain the minimum balance and don't go over the maximum number of transactions per month	If you maintain the $1,000 minimum balance for the entire month

Regular savings account:[1,2]

- Ideal for growing your short-term savings
- Interest is paid monthly
- Eligible for RRSPs and other retirement plans (some conditions apply)

* Visit **desjardins.com/us-dollar-account** for more information.

Help your children learn about saving and develop sustainable financial habits

Desjardins offers you the tools, advice and services to help your child! You can open your child's first account when they start elementary school or as soon as they're old enough to manage their money.

From 5 years old	From 12 years old
· With a mission to educate, the School Caisse program introduces elementary school students to finances. It also teaches them the value of money, of consumer goods, of adopting savings habits and more. · It provides support to children, parents and teachers in the form of tips, tools and turnkey home- or school-based educational activities. **caissescolaire.com/en/parents**	· Starting high school or a summer or part-time job creates practical needs, like depositing paycheques and withdrawing money for everyday expenses or special activities. · Your child is growing up fast. An account and a debit card* they're responsible for can help them learn to manage their hard-earned dollars. · Encourage your child to save to achieve their goals, thereby developing their financial independence. **desjardins.com/teens**

* Mandatory commitment from a parent/guardian of a child under age 14

Deposit guarantee

Quebec:

The Federation and Desjardins caisses in Quebec are deposit institutions authorized by the Autorité des marchés financiers (AMF). That means that all eligible deposits in Canadian dollars or a foreign currency are protected by deposit insurance up to a set limit. Visit the **Deposit protection** page on the AMF website at **lautorite.qc.ca/en** for more information.

Ontario:

Caisse Desjardins Ontario Credit Union Inc. is a deposit institution authorized by the Financial Services Regulatory Authority of Ontario (FSRA). That means that all eligible deposits in Canadian dollars are protected by deposit insurance up to a set limit. Visit the **Deposit insurance overview** page on the FSRA website at **fsrao.ca** for more information.

Your transaction plan

Choose the plan that's right for you

Desjardins members can choose from a variety of banking services. While most members prefer automated services such as AccèsD and ATMs, some prefer to deal with a teller in person.

Choose a Desjardins transaction plan and make transactions at a competitive fixed rate. Remember, your transaction habits may change over time. Feel free to review your plan and change it as needed.

What type of user are you?

These 2 questions will help you choose which plan is right for you. I help you choose the plan that best fits your user profile.

- On average, how many transactions do you make each month?
- Are you able to maintain a minimum monthly balance in your account?

Feel free to speak with an advisor at your caisse. They can offer you advice on making efficient and economical transactions and can help you choose your plan.

Desjardins transaction plans

Choose a transaction plan that suits your banking habits.

Desjardins plan		Unlimited Plus	Unlimited	Intermediate	Basic
Number of monthly transactions*		UNLIMITED	UNLIMITED	30	12
Access method	AccèsD, ATMs,[3] Desjardins Debit Card and cheques	✔	✔	✔	✔
	Teller services	✔	✔	✔	✔
Drafts**		✔			
Certified cheques		✔			
Discount on a safety deposit box rental[4]		✔			
Monthly cheque images online		✔			
Online account statement		✔	✔	✔	✔
Paper account statement[5]		✔	✔	✔	✔
Free plan with a minimum monthly balance[6] of		$5,000	$4,000	$3,000	$1,500
Monthly fees		**$21.95**	**$15.95**	**$10.95**	**$3.95**

* 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 more information, see the **Fees for individual transactions** section of this guide or go to desjardins.com/fees.

*** Only issuing a draft (all currencies) is free.*

Your questions about service fees

Do all transactions carry a fee?

No, not all transactions carry a fee.

The following transactions and services are always free, even if you don't have a transaction plan:

- Deposits (including direct and mobile deposits)
- Account balances
- Online account statements and recorded statements of recent transactions by AccèsD telephone
- Transaction summaries at Desjardins ATMs and via AccèsD
- Line of credit payments
- Automatic transfers between accounts in a single folio

Do I have to pay other fees in addition to my monthly plan?

As long as you stick to the number and type of transactions included in your plan, you won't have any other fees to pay for your regular transactions.

Transactions that exceed the maximum allowed under your plan or that aren't included in your plan are charged at the per-transaction rate. The same goes for things like additional services and foreign currency fees.

Remember that additional fees apply to withdrawals made at non-Desjardins ATMs.[3]

To find out the fees per transaction, go to the **Fees for individual transactions** section on page 16.

When should I change plans?

As your situation changes, so do your needs. That's why it's important that you review your plan regularly and make sure it still suits your transaction needs. If you see a difference in how you make your transactions, there might be a need to change your plan.

How do I choose the plan that's right for me?

You just need to know what your banking habits are and choose the plan that best meets your needs using the Desjardins transaction plans table on pages 7 and 8.

You can also choose your plan and confirm your choice with the Select a plan feature on the web or mobile version of AccèsD.

For more details, go to **desjardins.com/change-plan**.

Did you know that your plan could be free?

If you don't go over the maximum number of transactions per month and maintain your plan's required minimum balance in your account at all times, there will be no monthly fee for your plan!

Do you have offers for young people or members who are 60 or older?

Yes, there are offers designed for specific age groups.

For example:

- Young people ages 21 and under
- Young people ages 22 to 25 who are full-time vocational or college students
- Full-time university students
- Members 60 and over

If you think you may be eligible for these offers, go to **desjardins.com/everyday-account-offers** or talk to an advisor at your caisse to find out about applicable terms and confirm your eligibility.

Tips to help you manage your finances

Make the most of automated services

Automated services are a great way to make the most of your transactions while staying within the terms of your transaction plan.

Sign up for AccèsD

Secure and easy-to-use AccèsD makes it easier to manage your personal finances. It lets you carry out your financial transactions and gives you direct access to your accounts 24 hours a day,[7] seven days a week, anywhere in the world.

With AccèsD (web, mobile or telephone), you can conduct a wide range of real-time and postdated regular transactions like checking your account balances, tracking your recent transactions, transferring money between accounts, paying bills including for Desjardins credit cards or repaying your line of credit. For a list of all transactions that you can make in AccèsD, visit **desjardins.com/online-solutions**.

Register online at **desjardins.com/accesd-registration**.

Save time—and the planet, too—with online monthly account statements

Available from the first day of the month on the web version of AccèsD, you have access to your account information such as transactions, fees, loans and guaranteed investments. And that's not all! You don't pay any account maintenance fees.

You also receive all documents related to your market-linked guaranteed investments or term savings when you sign up for AccèsD online monthly account statements. Receiving and viewing your documents online is simple, efficient and saves papers.

Visit **desjardins.com/statements** to learn more.

Use Desjardins automated teller machines[7]

Did you know that Desjardins has the most ATMs of any financial institution in Quebec and one of the largest ATM networks in Canada?

More good news: if you have a monthly plan and don't exceed the maximum number of transactions, there are no additional withdrawal fees[8] when you use a Desjardins ATM.

AccuLink®

More ATMs to serve you better

Make withdrawals[8] at more than 1,800 ATMs in the **AccuLink®** network across Canada.

Make it easier to manage your finances

Set up pre-authorized payments

Pre-authorized payment, or pre-authorized withdrawal, allows you to authorize an organization to automatically withdraw funds from your account, on the dates and under the conditions of your choice.

You can use this feature to pay for things like your cellphone bill, childcare expenses, insurance and much more.

To sign up, just contact the service providers and inform them that you'd like to make pre-authorized bill payments.

Visit **desjardins.com/preauthorized-payment** to learn more.

Make a withdrawal along with a direct payment

When you make a purchase using direct payment, you can withdraw cash if the merchant provides this service. Combine two transactions in one!

Use the direct deposit service to save time and skip the trip

Using direct deposit is a convenient, secure and eco-friendly way to have payments automatically deposited into your account. Things like your pay, tax refund, Old Age Security and child benefits, social assistance payments from the Quebec government and Ontario Works government payments can be easily deposited directly to your account.

In just a few clicks, you can now log in to AccèsD to sign up for direct deposits from the Canada Revenue Agency and Revenu Québec.

For more information about direct deposits, go to **desjardins.com/direct-deposit.**

Make more transfers

Whether you're paying back a family member, helping out a friend, paying your rent or settling your daycare bill, Desjardins is here to help with two quick and secure ways to transfer funds using the web or mobile version of AccèsD.

Interac† e-Transfer

With *Interac*† e-Transfer, you can transfer money at any time, by text or email, to anyone with a Desjardins account or an account at another Canadian financial institution.

Desjardins money transfers

Money transfers allow you to transfer funds from your Desjardins account to the account of another member or someone who has a Desjardins credit card.

Visit **desjardins.com/transfer-money** to learn more.

Avoid unpleasant surprises

Desjardins email alerts and notifications[9]

Keep a closer eye on your finances with alerts and notifications.

When you sign up for the alert service on the web version of AccèsD, you can set up email alerts. You can also turn on Desjardins notifications in your Desjardins mobile services app.

For example, you'll receive an alert or notification if you don't have enough money in your account to cover your next pre-authorized payment. Just top up your account and avoid the fee!

Visit **desjardins.com/alerts** to learn more.

Overdraft transfer

Overdraft transfers will save you fees in the event of overdraft and a temporary lack of funds in your account.

When you link your Desjardins credit card[10] to your everyday account, a cash advance can be transferred to your account in the event of overdraft. The advance amount will be added to your credit card balance. You can pay it back at any time through AccèsD (web, mobile or telephone), at an ATM or at your caisse.

Fees for individual transactions

Also available at **desjardins.com/fees**

Regular transactions		
	Types of accounts	
	Everyday Transaction Account, Regular savings account[2]	À la Carte Account
ATMs		
Withdrawal, transfer and payment of a bill registered in your file	$1.25	$1.50
Deposit, account balance information, summary of transactions, line-of-credit repayment	Free	Free
Withdrawal from non-Desjardins ATM (additional network fees may apply)		
Interac network[3, †] (in Canada)		
Interac[†]	$1.50	$1.50
AccuLink®	Free	Free
Plus network[3, *] (outside Canada)		
Desjardins Bank	Free	Free
Crédit Mutuel	Free	Free
North America	$3.00	$3.00
Elsewhere	$5.00	$5.00
AccèsD (Internet, mobile or telephone[11])		
Transfer and payment of a bill registered in your file	$1.25	$1.50
Account balance information, online account statement, summary of transactions, line-of-credit repayment	Free	Free
Direct payment (Canada, US)	$1.25	$1.50
Direct deposit, automatic transfer between accounts in the same folio	Free	Free
Pre-authorized payment	$1.25[12]	$1.50
Automatic transfer between accounts in different folios at the same or different caisses	$1.25	$1.50
Cheque	$1.25[12]	$1.50
Teller services		
Cheque cashing, withdrawal or transfer	$1.25[12]	$1.50
Bill payment	$2.25[12]	$2.50
Deposit, account balance information, and line-of-credit repayment	Free	Free

* *Not eligible for a plan. No fees for individual transactions with a minimum balance of $25,000. The À la Carte Account was discontinued on May 12, 2024.*

This fee covers your paper account statements, if you receive them. It may apply to certain accounts if the balances of all everyday accounts and regular savings accounts[13] in the same folio total less than $2,500.

The rates are as follows:

Account maintenance fees	
Account with monthly online statement	
For all types of accounts	Free
Account with monthly paper statement	
For an everyday account with a transaction plan including related regular savings accounts[13]	Free
For an everyday account without a transaction plan including linked regular savings accounts[13]	$1.00/month

Cheque image	
Monthly account statement (online or paper) with online cheque images	$2.00

Additional services	
Cancelling an *Interac* e-Transfer®*	$3.50
Cancelling a bill payment	$5.00
Desjardins Debit Card	
Additional card	$5.00
Certified cheque	
At signatory's request	$15.00
At payee's request	$20.00
Safety deposit box (annual rental)[14]	
Basic	$60.00
Small	$90.00
Medium	$135.00
Large	$215.00
Extra large	$300.00
Order of personalized cheques[14]	supplier's cost
Confirmation or information on balances, fees, interest, transactions or other operations	
In writing	$35.00/hour
Stop payment	
With complete information (date, balance and name of payee)	
On AccèsD	$12.00
At the teller counter	$13.00
With partial information	$20.00
For a series of cheques or pre-authorized payments	$20.00

** Cancellation fees apply when the cancellation is made by the member who sent the Interac e-Transfer®. Members whose Interac e-Transfer® has expired or was refused by the recipient are exempt from the cancellation fees.*

Additional services (continued)		
Cashing traveller's cheques		Free
Closing an account		
Less than 90 days after opening		$20.00
Upon request from another institution		$20.00
Inactive folio		
Quebec	Ontario	
After 1 year	After 2 years	$15.00
After 2 years	After 5 years	$30.00
After 3 years	After 9 years	$50.00
Insufficient funds		
Cheque or pre-authorized payment without funds (returned cheque charges)*		$45.00
Overdraft[15]		
Caisse transfer		$5.00
Annual interest rate (calculated daily)		21%
Apply for overdraft protection[10, 16] (on eligible credit card)		Free
Search for cheques or other items		
At the member's request		Free
At the request of a third party		$5.00/item
Other administrative tasks		
Requested by a member or third party, or as a result of a member's error		$35.00/hour min. $17.50
Draft (all currencies)		
Issuance		$9.50
Reimbursement and photocopy		between $10.00 and $50.00
Money order (all currencies)		
Reimbursement and photocopy		between $10.00 and $50.00
Opening and/or processing an estate file		
Without a registered savings plan		$50.00
With a registered savings plan (RRSP, RESP, RDSP, PRPP, RRIF, LIRA, TFSA, FHSA)		$100.00
Registered plan		
Total or partial withdrawal (RRSP, LIRA, FHSA)		Free
Preauthorized transfer (RRIF, LIF)		Free
Transfer to a financial institution other than Desjardins (TFSA, RRSP, FHSA, RRIF, LIRA, LIF)		$100.00[14]

** This transaction is indicated as "Returned item charges" on account statement.*

International and foreign currency transactions	
Purchase and sale of US currency	Free
Purchase and sale of currencies other than US	$3.50
Issuance of a US dollar cheque on a Canadian dollar account	$17.00
Cashing or deposit of cheques, money orders or drafts in a Canadian dollar account	
US currency	$2.50 per deposit or cashing
Other foreign currency	$12.00 per deposit or cashing[17]
Funds transfer[18]	
Sending funds	
Within Canada	between $2.00 and $15.00
To Desjardins Bank	between $0.00 and 7.50
Outside Canada	between $4.00 and $15.00
Receiving funds	
Desjardins Bank	Free
Another institution	
Under $50.00	Free
Over $50.00[19]	$15.00

Additional information

Protection of personal information

At Desjardins Group, a cooperative financial group, your privacy is invaluable. That's why we take the protection and confidentiality of personal information you entrust us with very seriously.

Whether to serve you every day and provide you with products and services or meet our legal obligations, we need to collect, use and disclose certain personal information.

The information we collect is used to identify you, assess your eligibility for requested products and services, offer products and services that meet your expectations, help you take advantage of the benefits of being a Desjardins Group member or client, and manage the risks associated with our activities. We also use your information to comply with our legal obligations, which include the prevention of cyber threats, fraud and other financial crimes.

If you wish, you can allow us to use your information for other purposes, such as providing you with personalized offers and recommendations or inviting you to consultations to better understand your needs and expectations.

It's our responsibility to ensure that all information collected is handled securely. This is the basis of our Privacy Policy (the "Policy") and how we apply it. The Privacy Policy explains why we collect your personal information, how we handle it and how we protect it. If you'd like to read the full Policy, you can find it at **desjardins.com/privacy-policy**

Desjardins Group complies with the National Do Not Call List (DNCL) regulations.

Desjardins Identity Protection[20]

Available to all members and clients.

- **Protection**
  Your accounts and assets at Desjardins are protected if unauthorized transactions are made in any of your Desjardins accounts.
- **Support**
  If your personal information is used fraudulently, we'll provide you with individual support.
- **Reimbursement**
  Up to $50,000 for certain expenses incurred to restore your identity.
- **Monitoring**
  The Equifax credit monitoring service is offered free of charge for 5 years.

desjardins.com/personal-information

Holding funds and authorized transit

Holding funds is a routine precaution taken by all financial institutions to safeguard against returned cheques. At Desjardins, funds are held if you deposit a cheque at the counter, at an ATM or through the Desjardins mobile app or if you make an inter-institution transfer through the web or mobile version of AccèsD.

For verification purposes, this procedure applies to any type of cheque, personal or otherwise.

Authorized transit is an amount determined by the caisse that enables you to cash cheques without having a hold placed on the funds.[21] This amount is set when the account is opened and may be reassessed any time you wish or based on your circumstances.[22]

Release of funds	
Types	**Number of business days[23]**
Cheques or items issued in Canadian dollars	5 days
Canadian items over $2,000 issued out-of-province	5 days for the first $2,000 10 days for the remaining amount
Items in US dollars issued by a U.S. bank	15 days
Items in US dollars issued by a Canadian bank outside Quebec	10 days
Items in US dollars issued by a Canadian bank in Quebec	7 days
Transfers from another financial institution (excluding *Interac* e-Transfers®)	7 days

Processing times

Transactions aren't necessarily posted on the dates they were made.

Desjardins ATMs, AccèsD and direct payment	
Transactions made	Posted on
Monday to Thursday, before 9:30 p.m.	The same day
Monday to Thursday, after 9:30 p.m.	The next day
Between Thursday after 9:30 p.m. and Saturday before 6:30 p.m.	Friday
Between Saturday after 6:30 p.m. to Sunday before midnight	Monday

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

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

Our commitment to you

Our priority is your satisfaction

Our employees are committed to offering you quality service that meets your highest expectations.

By sharing any comments or suggestions, you help us to better understand and address your real needs.

1. Talk to your caisse

If you're not satisfied with a product or service, please contact someone at the caisse or call 1-800-CAISSES. We'll do everything in our power to quickly remedy the situation.

You can also contact your caisse's general manager to assess the situation. If the situation persists, you can submit a complaint in writing by addressing it to the caisse's chair of the board at the caisse's address in an envelope marked "Confidential".

2. Speak with someone from the complaint handling team

Are you dissatisfied even after bringing a complaint to a caisse manager? You can get in touch with the Desjardins Complaints Handling team:

100 Rue Des Commandeurs,
Lévis QC G6V 7N5

Phone: 1-888-556-7212
Fax: 418-835-2551

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† *Interac* and *Interac* e-Transfer are registered trademarks of *Interac* Inc. Used under licence.

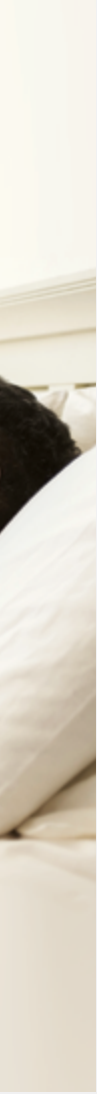
* Trademark of Visa International Service Association and used under licence.

1. You must have an everyday account to open this type of account.
2. Cheque and pre-authorized payment transactions cannot be completed in a regular savings account.
3. For withdrawals at non-Desjardins *Interac*† and Plus*-affiliated ATMs, fees of $1.50, $3.00 or $5.00 may apply. In addition, some ATM operators may charge additional fees. They must inform you of the fee via an on-screen message before processing the transaction. You then have the option of cancelling the transaction. These fees are added to the withdrawal amount and paid directly to the ATM operator. For more information, see the **Fees for individual transactions** section of this guide or go to desjardins.com/fees.
4. Annual $15 discount (including taxes).
5. The $1.00 account maintenance fee that applies to the monthly paper statement is waived for transaction plans.
6. For fees to be waived, you must maintain the minimum balance in your Everyday Transaction Account throughout the entire month.
7. Except Sunday, 2:00 a.m. to 6:00 a.m. (ET).
8. 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 more information, see the **Fees for individual transactions** section of this guide or go to desjardins.com/fees.
9. The Fédération des caisses Desjardins du Québec, Caisse Desjardins Ontario Credit Union Inc., Desjardins caisses and other Desjardins Group entities cannot be held liable for any damage caused by unsent notifications or alerts. Please see the AccèsD and Desjardins mobile app terms of use for all conditions that apply to alert and notification services.
10. Service may be suspended due to a number of factors, such as the available credit limit for overdraft transfer, the card conditions, or applicable credit and security rules (for example, if amounts put on hold for pending transactions result in the credit limit being reached, or payment of an amount owing on the card is unduly late). Where appropriate, service is reinstated once the situation is resolved. Details and conditions at desjardins.com/overdraft.
11. *Interac*† e-Transfers and Desjardins money transfers cannot be done via the AccèsD telephone service.
12. Transaction fees also apply to the US Dollar Build-Up Savings Account.
13. Regular savings account non-registered plan only.
14. These fees are subject to GST and QST (Quebec) or HST (Ontario).
15. An overdraft is when your account is overdrawn, meaning that a cheque or pre-authorized payment was made when there were insufficient funds. In this case, the caisse may, at its discretion, advance you the sum necessary to complete the transaction.
16. Interest charges on cash advances start on the day of the transfers. Your credit card's interest rate applies to cash advances used for overdraft transfers.
17. 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 currency from the same country.
18. Some correspondent banks may impose fees or additional charges, which will be deducted from the amount transferred.
19. Applicable fees are calculated on the transferred amount received, or, as the case may be, on the amount in Canadian dollars resulting from the conversion of foreign currency. The conversion rate usually corresponds to the Desjardins rate at the time funds are received.
20. This information is a summary of Desjardins Identity Protection. Coverage may be changed at any time without notice, on a prospective basis only and not retroactively.

21. Amounts cashed must be reimbursed if any cheques are found to be fraudulent, not valid or returned unpaid. Please see our hold funds policy at desjardins.com/funds-on-hold for more information.

22. Subject to a review of your file, the caisse will grant an authorized transfer amount and place a hold on funds at the ATM based on your needs.

23. The hold period is determined according to Desjardins transaction processing days.



Desjardins

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