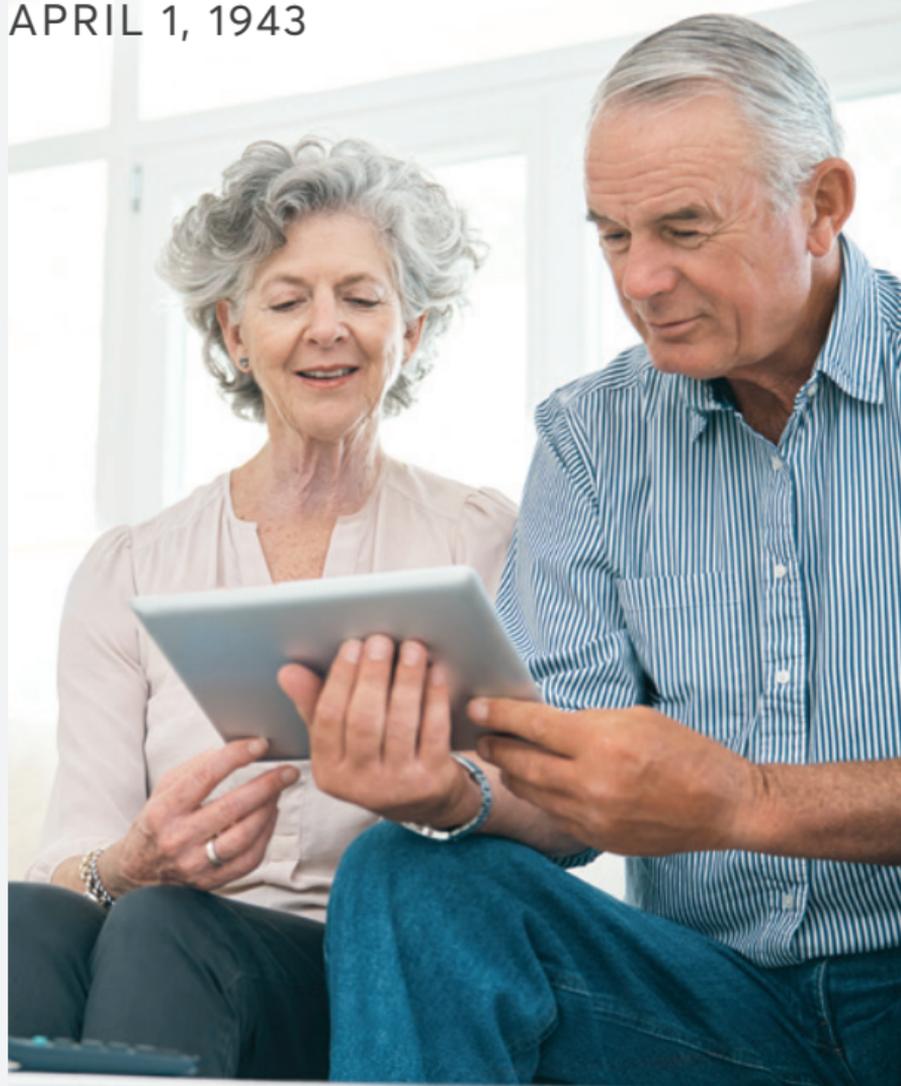


Service fees

TO DESJARDINS MERIT SERVICE
BENEFICIARIES BORN BEFORE
APRIL 1, 1943



Privileges for seniors

With the Desjardins Merit Service, members born before April 1, 1943, are eligible for many savings on their regular transaction fees.¹

Regular transactions

You will not be charged for transactions made from your Everyday Transaction Account using Desjardins ATMs, AccèsD Internet, mobile services, AccèsD Telephone and at a caisse. However, certain fees may apply in other cases.²

Account maintenance fees

Account maintenance fees may apply to certain accounts if the total balance in your folio (your everyday account and your regular savings accounts³) is less than \$2,500.

The rates are as follows:

Account with monthly online statement	For all types of account	Free
Account with monthly paper statement	For all types of account	Free
Passbook account⁴	For an everyday account	\$2.50/month
	For a regular savings account ²	\$2.50/month

Other advantages and discounts available

As a Desjardins Merit Service beneficiary, the following additional services are free: personalized cheques (Merit model, 100 cheques per year) and drafts in Canadian or U.S. dollars. You are also entitled to a yearly discount of \$5 on the fees charged for the rental of a safety deposit box.

Your financial needs change over the years. Feel free to talk to your Desjardins advisor, who will be glad to answer your questions and help you choose the products and services that best meet your needs.

1. The Merit Service is available upon request and subject to change at any time, at our discretion. Some conditions apply.
2. For withdrawals at non-Desjardins *Interac*^{*} and Plus^{*}-affiliated ATMs, fees of \$1.50, \$3.00 or \$5.00 may apply. However, 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 *Service fees guide* available at your caisse or at desjardins.com/plans. ^{*}*Interac* is a registered trademark of Interac Inc. Used under licence. ^{*} Trademark of Visa International Service Association and used under licence.
3. Regular savings account non-registered plan only.
4. As of September 19, 2021, the passbook is no longer offered when opening a new account or when switching from a paper or online account statement.

