

# Desjardins Ontario Credit Union

Don't just bank...



## Overview and highlights<sup>1</sup>

**Ranked 2nd**

among Ontario credit unions by assets<sup>2</sup>

**\$8.46B**

in assets

**\$17.12B**

in business volume

**130,000**

members

**51**

branches

**66**

ATMs

**680** employees and  
**17** elected directors  
**2** young intern directors

**\$1,294,053**  
given back to the community  
(donations, sponsorships, Community  
Development Fund, GoodSpark Fund,  
Momentum Fund)

**\$9.4M**  
in member dividends,  
paid out in June 2021

## Everything you need to reach your goals

Meet with our financial professionals and access a full range of Desjardins products and services under one roof.

- Personal and commercial banking services
- Credit cards, loans and lines of credit<sup>3</sup>
- Savings and investment
- Wealth management
- Business services<sup>4</sup>
- Ontario Signature Service<sup>4</sup>
- Brokerage service<sup>4</sup>



*"The more you use our services,  
the more we give back to the  
community!"*



### Branches across Ontario

- Ottawa
- Eastern Ontario
- Toronto and Southwestern Ontario
- Sudbury and Northern Ontario

Find our locations and more:  
[desjardins.com/ontario](https://desjardins.com/ontario)

One number to reach us:  
**1-833-DESJ-ONT (1-833-337-5668)**

 [facebook.com/CaisseOntarioCreditUnion](https://facebook.com/CaisseOntarioCreditUnion)

 **Desjardins**

Caisse Desjardins Ontario Credit Union Inc. is governed by the laws of the Province of Ontario. Deposits are insured by the Financial Services Regulatory Authority of Ontario.

<sup>1</sup>Data as at December 31, 2020.

<sup>2</sup>According to the Canadian Credit Union Association's *Largest 100 Credit Unions* semi-annual report.

<sup>3</sup>Subject to credit approval.

<sup>4</sup>With the help of various Desjardins or external partners, as needed.

# Services that meet your needs at every stage of your life

## Early working years

- Learning the ways you can save
- Applying for student loans and financing
- Budgeting
- Building your credit score
- Buying your first car



## Working years

- Buying your first home
- Putting your children through school
- Setting up an emergency fund
- Saving for retirement



## Retirement

- Managing your retirement income
- Drawing on your investments<sup>1</sup>
- Planning your estate<sup>1</sup>
- Balancing your budget
- Putting your grandchildren through school



... and that evolve along with you

## Pre-retirement

- Planning your retirement<sup>1</sup>
- Optimizing your tax strategies<sup>1</sup>
- Planning your estate<sup>1</sup>
- Buying a vacation home



## Business owners and professionals

- Personal and corporate financial planning<sup>1</sup>
- Support for tax and estate matters<sup>1</sup>
- Business transfer and succession<sup>1</sup>



## Solutions and support for our business owners

### Areas of expertise

- Farming
- Manufacturing
- Real estate
- Commerce
- New economy

### Specialized services

- Accounts and cash management
- Financing and credit cards
- Savings and investments
- Payment and point-of-sale financing solutions
- International services
- Group plans
- Payroll and HR
- Trust services
- Employer solutions
- Capital markets
- Business transfer

## A socio-economic leader

We support the socio-economic vitality of our community through donations, sponsorships and the Community Development Fund (CDF). Members like you contribute to the CDF by voting to earmark part of your dividends for the fund during the annual general meeting.

In 2020 we provided **\$1,294,053** to support a number of projects through the Community Development Fund, the GoodSpark Fund, the Momentum Fund, donations and sponsorships.

## Convenient and accessible



Reach us every day from 6:00 a.m. to midnight  
**1-833-DESJ-ONT**  
**(1-833-337-5668)**



**Online mortgage renewals**



**Mobile cheque deposits**  
made easy with the Desjardins app



Meet with an advisor from the comfort of your home using our **online audio** or **video call service**



**AccèsD:** The simplest transactional solution in the industry, including a number of investment products, accessible 24/7

**1-800-CAISSES | desjardins.com**  
**m.desjardins.com**

## At Desjardins, we're proud to do our part to support regional development and the socio-economic recovery



### GoodSpark Fund

**\$150 million to finance projects**

Between now and 2024, \$150 million will be allocated to projects that support the socio-economic vitality of regions and their businesses.



### Momentum Fund

**\$10 million to support the growth of local businesses**

The Momentum Fund aims to help local businesses accelerate growth and create quality jobs—2 key drivers in regional economic development.

<sup>1</sup>With the help of various Desjardins or external partners, as needed.