

# Desjardins Ontario Credit Union

Don't just bank...



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



## 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, mortgages 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>
- Insurance<sup>5</sup>



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

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


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

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

Desjardins Ontario Credit Union is part of the largest financial cooperative in North America, Desjardins Group. The financial cooperative is owned by its members and offers service, such as personal and business banking services, mortgages, loans and insurance.

Members could receive annual dividends, a portion of the profits earned by the financial cooperative. They also have the right to vote at the annual general meeting to elect members of the board of directors and to vote on other matters.

In 2024, Desjardins Group gave back \$557 million in member and community dividends.



\* 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, 2024, according to Desjardins Ontario Credit Union's 2024 annual report available at [www.desjardins.com/ontario](https://www.desjardins.com/ontario).

<sup>2</sup> According to the Canadian Credit Union Association's "Largest 100 Credit Unions" 2024 semi annual report.

<sup>3</sup> Subject to credit approval from the Fédération des caisses Desjardins du Québec. Certain conditions, exclusions and limitations may apply.

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

<sup>5</sup> Damage insurance products are underwritten and distributed by Desjardins General Insurance Inc., provider of automobile, property and commercial business insurance in Québec, and by Certas Direct Insurance Company, underwriter of automobile and property insurance in Ontario. Certain conditions, exclusions and limitations may apply. Savings are based on each client's individual profile. Savings and discounts are subject to eligibility conditions. Rates and discounts are subject to change without notice. The terms and conditions of the coverages described are set out in the insurance policy, which always prevails.

# 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

### 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

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

... and that evolve along with you

## Solutions and support for our business owners

- Areas of expertise**
  - Agri-food
  - Agriculture
  - Healthcare
  - Automotive
- Manufacturing
  - Mining
  - Technology
  - Real estate
- Specialized services**
  - Accounts and cash management<sup>1</sup>
  - Financing and credit cards
  - Savings and investments
  - Insurance<sup>1, 2</sup>
  - International services
  - Group plans
- Payroll and HR
  - Trust services<sup>1</sup>
  - Employer solutions
  - Capital markets
  - Business transfer<sup>1</sup>

## A socio-economic leader

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

In 2024, we provided **\$3,2M<sup>3</sup>** to support a number of projects through the CDF, the GoodSpark Fund, the Momentum Fund, donations and sponsorships.

## Our accessibility and availability

Monday to Friday from 8:00 a.m. to 9:00 p.m.  
Saturday and Sunday from 8:00 a.m. to 6:00 p.m.  
**1-833-DESJ-ONT**  
**(1-833-337-5668)**

**Possibility of online mortgage renewal**

**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  
**1-800-224-7737 | desjardins.com**

## At Desjardins, we're proud to do our part to support regional development

### GoodSpark Fund

**\$280 million to finance projects**  
Between now and the end of 2027, a total of \$280 million<sup>4</sup> will be allocated to projects that support the socio-economic vitality of the regions and their businesses.

### Momentum Fund

**To support the growth of local businesses**  
The Momentum Fund<sup>5</sup> aims to help local businesses accelerate growth and create quality jobs—2 key drivers in regional economic development. The financial assistance represents 25% of the cost of the proposed project, up to a maximum of \$20,000.

<sup>1</sup> With the help of various Desjardins or external partners, as needed.  
<sup>2</sup> Damage insurance products are underwritten and distributed by Desjardins General Insurance Inc., provider of automobile, property and commercial business insurance in Québec, and by Certas Direct Insurance Company, underwriter of automobile and property insurance in Ontario. Certain conditions, exclusions and limitations may apply. Savings are based on each client's individual profile. Savings and discounts are subject to eligibility conditions. Rates and discounts are subject to change without notice. The terms and conditions of the coverages described are set out in the insurance policy, which always prevails.  
<sup>3</sup> Data as at December 31, 2024, according to Desjardins Ontario Credit Union's 2024 annual report available at [www.desjardins.com/ontario](http://www.desjardins.com/ontario).  
<sup>4</sup> Source: [www.desjardins.com/ca/goodspark-fund](http://www.desjardins.com/ca/goodspark-fund)  
<sup>5</sup> Source: [www.desjardins.com/momentum-fund](http://www.desjardins.com/momentum-fund)