



INSTRUCTIONS

Dear Sir or Madam,

In order for us to process your new account application, please follow the steps below.

1. Fill out the form. All fields are required.

The following pieces of ID are accepted:

- Valid driver's licence issued by a Canadian province or territory.
- Photo ID card issued by the Government of Ontario.
- Health insurance card (with or without photo) issued by a Canadian province or territory (except Ontario, Prince Edward Island and Manitoba).
- Canadian or foreign passport (irrespective of the issuing country).
- Permanent Resident Card.
- Certificate of Indian Status issued by the Government of Canada.

2. Write a cheque for \$5 in your name (1 cheque per co-applicant, if applicable).

Make sure your cheque is drawn on a Canadian financial institution. The \$5 cheque allows us to confirm your identity and is required to become a Desjardins member. It serves as your qualifying share.

3. Keep the Terms and Conditions Governing Folio Administration section.

Your caisse will mail you a new copy with your account (folio) number and the information you provided in your application.

4. Mail the document(s) and cheque(s) to the caisse you selected as soon as possible.

You can also drop off your documents in person at this caisse or at any other caisse.

By opening a Desjardins account online, you get:

- a Personal Chequing Account
- a temporary password for AccèsD Internet, telephone and mobile
- an online monthly account statement
- a Desjardins Access Card and a PIN envelope.

If you opted for a joint account, note that it is a single-signature account. If you wish to make any changes, please contact your caisse once your account is open.

After reviewing your file, the caisse reserves the right to decline your new account application.



MEMBERSHIP APPLICATION FORM - INDIVIDUALS (WEB - WITHOUT GOING TO THE CAISSE)

Name, address and phone number of caisse _____

Planned usage: _____

Name of member: _____

I.D. cards

1 - Type: _____ No.: _____ Description: _____
Province: _____ Country: _____
2 - Type: _____ No.: _____ Description: _____
Province: _____ Country: _____

Employment

Employer: _____
Occupation: _____ Position: _____

ADMISSION: I undertake to comply with the by-laws of the Caisse and I subscribed and paid for 1 qualifying share of 5 dollars at the time I made my application for membership. I understand and acknowledge that the opening of my folio is conditional upon the result of the financial verification to be conducted about me and upon my admission as member by the Caisse's Board of Directors, or by the person authorized by the latter. I agree to be bound by the terms and conditions governing folio administration, all of which have been brought to my attention and are set out at the end of the form.

I consent to the collection by the Caisse from any financial institution, personal information agent or employer, of the information and job references that it may deem necessary for administering the operational aspects of my folios for the whole duration of our business relationship, such as the authorized transit and funds freezing at the automated teller machine. I also consent to the communication of such information to the Caisse by the person thus contacted even if it appears in a closed or inactive file.

DESJARDINS ACCESS CARD: I agree that the Caisse issue, in my name, a Desjardins Access Card which will allow me, among other things, to carry out electronic transactions with the Caisse. To this end, I will have to use this card or my access code, jointly with my PIN or my password. I agree to be bound by the terms and conditions governing the use of the Desjardins Access Card, all of which have been brought to my attention and are also available at <http://www.desjardins.com/ca/terms-use-legal-notes/desjardins-access-card-terms/>.

ACCÈSD: I hereby apply for access to the AccèsD service.

NO SAVINGS-LIFE INSURANCE: I acknowledge that this folio is not covered by Savings-Life Insurance.

The aforementioned undertakings apply to the undersigned.

Name of member: _____

Signature of member: _____ Date: _____

Admitted by the Board of Directors: _____ Date: _____

Authorized signature



TERMS AND CONDITIONS GOVERNING FOLIO ADMINISTRATION

ACT RESPECTING THE PROTECTION OF PERSONAL INFORMATION IN THE PRIVATE SECTOR: The Caisse collects and uses information on a member in order to let him/her take advantage of the savings and credit financial services and of the complementary services offered by the Caisse, including improvements to its products and services and the possibility of offering new ones that better meet his/her needs. This information can be accessed by the Caisse's authorized personnel solely when warranted in the discharge of its duties. Personal information is kept in the member's file on Caisse premises. A member is entitled, under certain conditions, to consult the personal information held by the Caisse concerning him/her and have it rectified when he/she demonstrates that it is inaccurate, incomplete, equivocal or obsolete. Moreover, if the Caisse obtains a report from a personal information agent, the member is entitled to access and rectify the file held by such agent.

CONSENT: The member consents to the collection by the Caisse from any financial institution, personal information agent or employer, of the information and job references that it may deem necessary for administrating the operational aspects of his/her folios for the whole duration of the business relationship, such as the authorized transit and funds freezing at the automated teller machine. The member also consents to the communication of such information to the Caisse by the person thus contacted even if it appears in a closed or an inactive file. The member agrees to authorize the Caisse to release to any lender, agent, or credit office that so requests the information that it deems appropriate concerning any loan that may have been granted to the member.

CHEQUES: The member authorizes the Caisse to send him/her, by regular mail or otherwise, any items paid or electronic representations thereof, documents concerning the folio or uncleared items associated with his/her transactions with it. As authorized under the *Bills of Exchange Act*, the member waives any request for payment, notice of dishonour or protest relative to any instrument that he/she might negotiate through the Caisse.

CHEQUES DRAWN ON THE CAISSE: The member recognizes that the cheques and other items drawn on the Caisse and deposited to his/her account are processed by Desjardins Group Clearing Centre. The member consequently grants the Caisse the right to debit his/her account within 5 days of the credit corresponding to the amount of the cheque or items drawn on the Caisse, and which would have been returned unpaid for any reason whatsoever. However, in the case of a postdated cheque, the Caisse has until the cheque expiry date to debit the company's account.

PASSBOOK OR ACCOUNT STATEMENT: The member undertakes to promptly check all entries in his/her passbook or statement of account and to notify the Caisse of any error, omission or incorrect entry within 30 days of the passbook updating or of the account statement receipt, or, in the case of an electronic statement of account, within thirty days of the date of its availability on AccèsD, that is the day following the end of the statement billing cycle. In the event that the member cannot abide by the preceding, he/she releases the Caisse from any liability and waives all rights relating to the passbook or statement of account entries and cheques, items and other documents which would then be deemed accurate and in order.

SERVICE CHARGES AND INTEREST RATES: The member acknowledges to having been informed of the effective service charges and interest rates as posted at the Caisse, which can be modified from time to time by the Caisse's Board of Directors, and agrees to be bound by them. The member undertakes to pay such service charges and authorizes the Caisse to debit the accounts under his/her folio accordingly.

AUTHORIZED TRANSIT: The member authorizes the Caisse to determine for him/her an authorized transit, i.e., an amount up to which the Caisse agrees not to withhold funds on all items he/she negotiates on a daily basis. This authorized transit is automatically adjusted following every deposit, with or without any item withdrawal at the counter or the automated teller machine.

FUNDS FREEZE AT THE AUTOMATED TELLER MACHINE: The member acknowledges that the Caisse may decide alone and at any time if a 2-day automatic funds withholding will be applied to deposits made at the automated teller machine, regardless of the authorized transit.