

Desjardins Ontario Credit Union

Don't just bank...



Overview and highlights¹

\$11.9B

in assets

\$21.4B

in business volume

159,000

members

7th largest
credit union in Canada
based on assets²

Ranks in the top tier
of the industry in terms of
satisfaction among its individual
and business members

Access to over **2,000** ATMs
across Canada, including **500**
in Ontario with Desjardins
and Acculink[®]

\$3.1M

given back to the community (donations, sponsorships,
Community Development Fund, GoodSpark Fund, Momentum Fund)

\$11.6M

in member dividends in 2023

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 credit³
- Savings and investment
- Wealth management
- Business services⁴
- Ontario Signature Service⁴
- Brokerage service⁴
- Insurance⁵



**"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://www.desjardins.com/ontario)

One number to reach us:

1-833-DESJ-ONT (1-833-337-5668)

 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.

¹ Data as at December 31, 2023, according to Desjardins Ontario Credit Union's 2023 annual report available at www.desjardins.com/ontario.

² According to the Canadian Credit Union Association's "Largest 100 Credit Unions" semi-annual report.

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

⁴ With the help of various Desjardins or external partners, as needed.

⁵ 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 investments¹
- Planning your estate¹
- Balancing your budget
- Putting your grandchildren through school



... and that evolve along with you

Pre-retirement

- Planning your retirement¹
- Optimizing your tax strategies¹
- Planning your estate¹
- Buying a vacation home



Business owners and professionals

- Financial planning¹
- Support for tax and estate matters¹
- Business transfer and succession¹



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 management¹
- Financing and credit cards
- Savings and investments
- Insurance^{1, 2}
- International services
- Group plans
- Payroll and HR
- Trust services¹
- Employer solutions
- Capital markets
- Business transfer¹

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 2023, we provided **\$3,1M³** to support a number of projects through the Community Development Fund, the GoodSpark Fund, the Momentum Fund, donations and sponsorships.

Our accessibility and availability



Reach us every day from 6:00 a.m. to midnight
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, including a number of investment products, accessible 24/7
1-800-CAISSES | desjardins.com

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



GoodSpark Fund

\$250 million to finance projects

Between now and the end of 2024, a total of \$250 million⁴ will be allocated to projects that support the socio-economic vitality of the regions and their businesses. .



Momentum Fund

\$10⁵ 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.

¹ With the help of various Desjardins or external partners, as needed.

² 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.

³ Data as at December 31, 2023, according to Desjardins Ontario Credit Union's 2023 annual report available at www.desjardins.com/ontario.

⁴ Source: www.desjardins.com/ca/goodspark-fund

⁵ Source: www.desjardins.com/momentum-fund