

## CHARGES RELATED TO DEPOSIT ACCOUNTS

The charges effective as of November 1, 2005 are shown in the table below.  
In the event of any changes, you will be informed by a document accompanying your investment statement at least 30 days before any increases or new rates become effective.

Sign-up fees		None
Transaction fees		None
Repayment fees at maturity		None
Administrative fees		None
Mortgage-related fees	Non-registered accounts	<ul style="list-style-type: none"> <li>• None if the creditor is Desjardins</li> <li>• \$25 if the creditor is another institution</li> </ul>
	Registered accounts	A \$50 charge applies when one or more registered GICs are mortgaged. The plan is charged regardless of the number of certificates covered.
Transfer fees	Registered accounts only	A \$50 charge applies when a transfer is made to an institution other than Desjardins.
Bank confirmation fees		A \$25 charge applies for each bank confirmation.
Fees for registration changes (Non-registered accounts only)		<ul style="list-style-type: none"> <li>• \$5 per certificate; minimum charge of \$25</li> <li>• Transfers to other departments free of charge</li> </ul>
Fees for account-related research		<ul style="list-style-type: none"> <li>• \$30/hour; 2 hours minimum</li> </ul>
RRSP withdrawals for HBPs and LLPs		No charge
RESPs		<ul style="list-style-type: none"> <li>• No annual fees</li> <li>• Beneficiary change: \$15</li> <li>• Subscriber change: \$15</li> <li>• CLB application: \$25 (paid by the government)</li> </ul>
Rejected cheques or electronic transfers		<ul style="list-style-type: none"> <li>• \$25 for each rejected cheque or electronic transfer</li> </ul>
Inter-account transfer fees		None
Fees for duplicates	Account statements	<ul style="list-style-type: none"> <li>• \$15 per year</li> </ul>
	Tax slips and receipts	<ul style="list-style-type: none"> <li>• \$15 per year or \$30 per hour (2 hours minimum)</li> </ul>
Charges for delivering account statements		None
Account closing fees		None

GST and QST or any other provincial tax may apply.

## GUARANTEED INVESTMENTS

Guaranteed Investment Certificates  
Daily Interest Accounts



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## GUARANTEED INVESTMENT CERTIFICATES (GICs)

Desjardins Trust GICs offer competitive interest rates and ensure security and peace of mind since your capital is fully guaranteed.

GICs can be held in registered or non-registered accounts.

	SHORT-TERM GICs	LONG-TERM GICs
<b>Terms</b>	1 to 364 days	1 to 5 years
<b>Minimum investment (registered/non-registered)</b>	\$5,000	\$1,000 (\$5,000 for the monthly interest payment option)
<b>Calculation of interest</b>	<ul style="list-style-type: none"> <li>Daily</li> </ul>	
<b>Withdrawals</b>	<ul style="list-style-type: none"> <li>At maturity</li> <li>Non-redeemable</li> </ul>	
<b>Interest payment frequency options</b>	<ul style="list-style-type: none"> <li>Annual</li> <li>Annual (composed)</li> <li>Added to balance at maturity</li> </ul>	<ul style="list-style-type: none"> <li>Monthly</li> <li>Quarterly</li> <li>Half-yearly</li> </ul>
<b>Principal repayment options</b>	<ul style="list-style-type: none"> <li>Transfer to a daily interest account</li> <li>Transfer to a savings account</li> <li>Direct deposit</li> <li>Cheque in your name</li> </ul>	<ul style="list-style-type: none"> <li>Renewal of principal</li> <li>Renewal of principal and interest</li> <li>Awaits your instructions</li> <li>Cheque made out to a third party</li> </ul>
<b>Interest payment options</b>	<ul style="list-style-type: none"> <li>Added to principal</li> <li>Transfer to a daily interest account</li> <li>Direct deposit</li> </ul>	<ul style="list-style-type: none"> <li>Cheque in your name</li> <li>Added to balance</li> <li>Cheque made out to a third party</li> </ul>
<b>Automatic</b>	<p>Unless your financial advisor receives a written notice no later than fifteen days following maturity, GICs are automatically renewed with the same conditions retroactive to the maturity date. The principal and the interest amount earn interest at the rate effective on the renewal date. If you are holding your GIC in an RRIF or a LIF, the principal and the interest are transferred to a daily interest account on the maturity date.</p>	

## DAILY INTEREST ACCOUNTS (DIA)

DIAs are savings accounts. Interest is calculated daily at an annual rate equal to Caisse Centrale Desjardins' prime rate less three percent (3%) and added to the principal annually.

To find out the current interest rate, contact your Desjardins advisor.

Desjardins Trust reserves itself the right to modify at any time the method for calculating and paying interest on DIAs.

### Deposit insurance

GICs and DIAs are guaranteed by the Autorité des marchés financiers or the Canada Deposit Insurance Corporation, depending on the applicable jurisdiction. Canadian dollar deposits are guaranteed up to \$100,000, including accrued interest, per person and per institution.

### Periodic payments

You can make periodic payments to daily interest accounts. The minimum amount is \$25 and a GIC can be purchased as soon as the periodic payments total \$1,000. You must instruct Desjardins Trust accordingly since such purchases are not automatic.

### Investment statements

Annual statements are sent to GIC and/or DIA holders. They can also receive a quarterly statement depending on the nature of the operations they have made during the given quarter.

GUARANTEED INVESTMENTS ALLOW YOU TO SAVE WITHOUT RISK, FOR SHORT-TERM OBJECTIVES SUCH AS VACATIONS, OR LONG-TERM OBJECTIVES SUCH AS PURCHASING A HOME OR RETIREMENT. WHATEVER YOUR OBJECTIVES, GUARANTEED INVESTMENTS ARE WISE INVESTMENTS.

YOUR DESJARDINS ADVISOR CAN HELP YOU MAKE AN INFORMED DECISION BASED ON YOUR SITUATION. YOUR ADVISOR WILL GIVE YOU THIS DOCUMENT, WHICH DESCRIBES THE FEES RELATED TO THIS TYPE OF INVESTMENT.