

## Rates

Deposit • CD

Effective date:

31-Aug-10

### Deposit Rates

#### Taux d'intérêt

| Account                       | Term  | Amount to Open                | Rate (APR)      | Yield (APY)          |
|-------------------------------|-------|-------------------------------|-----------------|----------------------|
| Compte                        | Terme | Montant minimal à l'ouverture | Taux (% annuel) | Rendement (% annuel) |
| Regular Checking              |       |                               |                 |                      |
| Chèques régulier              | N/A   | \$50.00                       | 0.00%           | 0.00%                |
| Low Cost Checking             |       |                               |                 |                      |
| Chèques Avantage              | N/A   | \$50.00                       | 0.00%           | 0.00%                |
| NOW                           |       |                               |                 |                      |
| Épargne avec operations       | N/A   | \$100.00                      | 0.05%           | 0.05%                |
| Super Privilege 55            |       |                               |                 |                      |
| Super privilege 55            | N/A   | \$1,000.00                    | 0.05%           | 0.05%                |
| Money Market                  |       | \$0.00 to \$9999.99           | 0.05%           | 0.05%                |
| Personal checking             |       | \$10,000.00 to \$24,999.99    | 0.10%           | 0.10%                |
| Business checking             |       | \$25,000.00 to \$49,999.99    | 0.15%           | 0.15%                |
| Haut Rendement (Particuliers) |       | \$50,000.00 to \$99,999.99    | 0.25%           | 0.25%                |
| Haut Rendement (Entreprises)  |       | \$100,000.00 and Over         | 0.30%           | 0.30%                |
| Super NOW                     |       |                               |                 |                      |
| Rendement croissant           | N/A   | \$100.00                      |                 |                      |
|                               |       | \$0.00 to \$4,999.99          | 0.05%           | 0.05%                |
|                               |       | \$5,000.00 to \$14,999.99     | 0.10%           | 0.10%                |
|                               |       | \$15,000.00 to \$24,999.99    | 0.10%           | 0.10%                |
|                               |       | \$25,000.00 to \$49,999.99    | 0.15%           | 0.15%                |
|                               |       | \$50,000.00 and Over          | 0.25%           | 0.25%                |
| Business Checking             |       |                               |                 |                      |
| Chèques entreprises           | N/A   | \$100.00                      | 0.00%           | 0.00%                |
| Savings With Interests        |       |                               |                 |                      |
| Épargne avec intérêts         | N/A   | \$50.00                       | 0.20%           | 0.20%                |

## Certificates of Deposit

### Épargnes à terme

| Term                      | Amount to Open                   | Rate (APR)>     | Yield (APY)             |
|---------------------------|----------------------------------|-----------------|-------------------------|
| Terme                     | Montant minimal<br>à l'ouverture | Taux (% annuel) | Rendement (%<br>annuel) |
| 30/89 Days <b>jours</b>   | \$5,000.00                       | 0.30%           | 0.30%                   |
| 90/179 Days <b>jours</b>  | \$5,000.00                       | 0.40%           | 0.40%                   |
| 180/364 Days <b>jours</b> | \$2,500.00                       | 0.60%           | 0.60%                   |
| 1 Year <b>an</b>          | \$1,000.00                       | 0.70%           | 0.70%                   |
| 2 Years <b>ans</b>        | \$1,000.00                       | 1.30%           | 1.31%                   |
| 3 Years <b>ans</b>        | \$1,000.00                       | 1.70%           | 1.71%                   |
| 4 Years <b>ans</b>        | \$1,000.00                       | 1.80%           | 1.81%                   |
| 5 Years <b>ans</b>        | \$1,000.00                       | 2.30%           | 2.32%                   |

(substantial penalty is required for early withdrawals) Annual Percentage Yield based on one year

(d'importantes pénalités s'appliquent lors d'un retrait avant échéance) le rendement annuel étant évalué sur un an.

### Certificate JUMBO - (\$100,000.00 and over)

### Dépôt à terme JUMBO – ( 100 000 \$ et plus)

For rate information on certificates of deposits in the amounts of over \$100,000.00 please contact one of our branches in order to obtain a special rate.

Pour de l'information à propos des dépôts à terme de plus de 100 000 \$, veuillez communiquer avec un de nos points de service afin d'obtenir un taux privilégié.

THESE INTEREST RATES, ANNUAL PERCENTAGE YIELDS (APYS) ARE EFFECTIVE ON THE DATE SHOWN ABOVE FOR THE ACCOUNTS OPENED AT DESJARDINS BANK. THESE RATES AND APY MAY CHANGE DAILY WITHOUT NOTICE. FEES COULD REDUCE THE EARNINGS ON THE ACCOUNT. CHECKING AND SAVINGS ACCOUNTS ARE VARIABLE RATE ACCOUNTS, WHICH MEANS THAT THEIR RATE MAY CHANGE AFTER THE ACCOUNTS ARE OPENED. CERTIFICATE OF DEPOSIT ACCOUNTS ARE FIXED RATE ACCOUNTS, WHICH MEANS THAT AFTER THE CERTIFICATE OF DEPOSIT IS OPENED, THE INTEREST RATE IS FIXED FOR THE TERM. A PENALTY IS IMPOSED FOR EARLY WITHDRAWAL FROM A CERTIFICATE OF DEPOSIT ACCOUNT. FOR INFORMATION ABOUT THESE ACCOUNTS, INCLUDING INFORMATION REGARDING MINIMUM OPENING BALANCE REQUIREMENTS, EARLY WITHDRAWAL PENALTIES AND HOW INTEREST IS CALCULATED, PLEASE REVIEW DESJARDINS BANK ACCOUNT DISCLOSURES IN TERM AND CONDITIONS.

FOR FURTHER INFORMATION CALL (954) 454-1001.

**FDIC Insured**