

Market-Linked Guaranteed Investment (MLGI)

GREEN NEIGHBOURHOODS

GUARANTEED INVESTMENT

Term: 3 & 5 Year Terms Available



Overview

Green Neighbourhoods Guaranteed Investment allows you to take advantage of the yield potential of environmentally conscious companies, including some in the renewable energy field, while protecting your capital.

- Higher return potential
- Protected by deposit insurance¹
- Interest paid at maturity
- Eligible to RRSP and TSFA plans
- Non-eligible to the following plans: FHSA, RDSP, FTA, RIF, LIF
- Income taxed at maturity if investment is nonregistered²
- No management fees
- Hedged against foreign currency fluctuations
- Eligible for potential member dividends

3 YEAR TERM PERFORMANCE INDICATORS	\$1000 AND MORE
Maximum annual compound rate of return	5.37%
Minimum annual compound rate of return	0.00%
Maximum cumulative return	17.00%
Minimum cumulative return	0.00%
Participation rate	100%
Pre-investment period	1.00%
KEY DATES	
Sale period	September 23, 2025–November 17, 2025
Opening index	December 8, 2025
Issue date	December 18, 2025
Investment maturity	December 18, 2028

5 YEAR TERM PERFORMANCE INDICATORS	\$1000 AND MORE
Maximum annual compound rate of return	7.86%
Minimum annual compound rate of return	0.00%
Maximum cumulative return	46.00%
Minimum cumulative return	0.00%
Participation rate	100%
Pre-investment period	1.00%
KEY DATES	
Sale period	September 23, 2025–November 17, 2025
Opening index	December 8, 2025
Issue date	December 12, 2025
Investment maturity	December 12, 2030

The participation rate represents the percentage of the benchmark securities appreciation rate used to calculate return at maturity. The returns shown include the participation rate. The credit union is the issuer of the investment.

¹For more information on deposit insurance, please visit: fsrao.ca ²Except for interest paid before the issue date.

Investment Composition

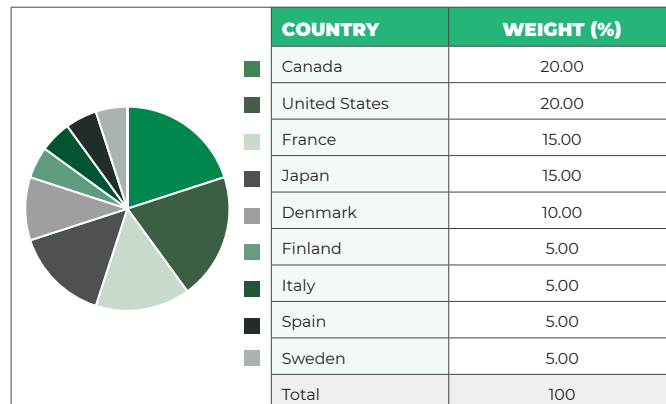
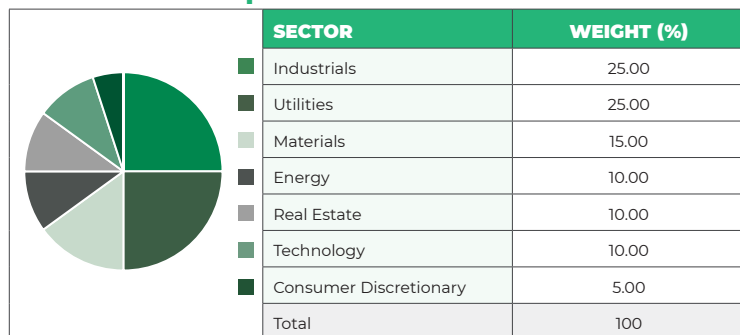
The basket of securities comprises 20 international companies which have the same weight in the basket. Representing a variety of economic sectors, including renewable energies, they have been carefully selected for their commitment to the environment and the initiatives they implemented to reduce the environmental impact of their operations. To know more about the selection criteria these companies met as of the issue date of the investment (any company to be included in the basket will respect these criteria when selecting), please visit desjardins.com/priority-terra-online and click on Company profiles.

COMPANY	SECTOR	COUNTRY
Boralex Inc.	Utilities	Canada
Daiwa House Industry Co., Ltd.	Consumer Discretionary	Japan
East Japan Railway Company	Industrials	Japan
First Capital Real Estate Investment Trust	Real Estate	Canada
First Solar Inc.	Energy	United States
Gecina SA	Real Estate	France
Hewlett Packard Enterprise Company	Technology	United States
Holmen AB	Materials	Sweden
Hydro One Limited	Utilities	Canada
Intel Corporation	Technology	United States

COMPANY	SECTOR	COUNTRY
Kubota Corporation	Industrials	Japan
Legrand SA	Industrials	France
Orsted A/S	Utilities	Denmark
Redeia Corporacion SA	Utilities	Spain
Schneider Electric SE	Industrials	France
Terna - Rete Elettrica Nazionale	Utilities	Italy
UPM-Kymmene Oyj	Materials	Finland
Vestas Wind Systems A/S	Energy	Denmark
West Fraser Timber Co. Ltd.	Materials	Canada
Xylem Inc.	Industrials	United States



Investment Composition Continued



Is this investment right for me?

This investment may be right for you if you:

- seek capital protection;
- wish to diversify your portfolio;
- have an investment horizon of 3 years or longer;
- agree to forego portion of the guaranteed return provided by conventional term savings to enjoy a higher potential return.

How does this solution differ from conventional term savings?

This guaranteed investment differs from conventional term savings in that it does not provide a pre-determined return.

Return on the investment is based on the appreciation of the benchmark securities and can only be known at maturity. Return could be nil at maturity.

How are returns calculated?

Up to the issue date, your investment generates interest at a max annual compound rate of return of 5.37% (3 Year Term) and 7.86% (5 Year Term). Between the issue date and the maturity date, the return is based on variations in the benchmark prices, up to a maximum cumulative return of 17.00% (3 Year Term) and 46.00% (5 Year Term). To reduce the effect of a potential market pullback, we factor in the average of the monthly price readings during the last three months of the term.

This investment is not eligible for dividends paid on the benchmark securities.

Return on the investment is not affected by changes in exchange rates even if prices are published in foreign currencies.

For full details on how return is calculated, please see the Investment Agreement.

Variable return is based on changes in the prices of the benchmark securities and, unless a minimum return is specified, the return could be nil at maturity. Your capital is guaranteed at maturity.

What happens when my investment matures?

Member will receive a notice shortly before maturity and can contact their Financial Services Representative to provide renewal instructions. At maturity if there are no renewal instructions provided by the member, the investment will be renewed into a 1 year cashable term at the current market rates.

Can I redeem my investment before the maturity date?

The Investment Agreement does not provide the option of converting or redeeming this investment before maturity.

What happens during market upheavals?

Desjardins reserves the exclusive right to determine the appropriate measures to be taken in such circumstances. For example, if trading is suspended, the caisse could choose to postpone the date at which the starting index value of the investment is taken into account.

Information

To purchase this product or for more information, book at an appointment with your Financial Services Representative at www.yncu.com/BookAnAppointment or call our Service Excellence Centre at 1-888-413-YNCU (9628).

Investors should read the Investment Agreement before investing. It can be accessed at desjardins.com/mlgi. This document provides an overview of the investment and is for informational purposes only. Should there be any discrepancy between this document and the Investment Agreement, the latter will take precedence.