



INVESTMENT RATES - GIC / RRIF / RRSP / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	0.800	0.550	\$500.00
2 years	0.900	0.650	
3 years	1.050	0.800	
4 years	1.400	1.150	
5 years	1.500	1.250	

Rate Special - Limited time only	Qualifying Conditions Apply		Minimum deposit
3 years	1.200	New funds only	\$500.00

Redeemable	Minimum deposit
1 year	\$500.00

Variable Rate-Registered Products	Minimum deposit
Rate	No Minimum

Market-Linked Products	
Better Earth Portfolio Series 41 Sale Period: September 21 to November 22, 2021	S&P TSX Index Linked Deposit Series 101 Sale Period: November 1 to December 31, 2021

Mortgage Property Tax Accounts	
Rate	0.050

MORTGAGE RATES

Posted Rates	Market Rates - Qualifying conditions apply	
6 month closed	3.750	
6 month open	7.250	
1 year	2.790	1 year 2.050*
2 years	2.890	2 years 2.100*
3 years	3.490	3 years 2.190*
4 years	3.990	4 years 2.290*
5 years	4.790	5 years 2.390*

Prime Lending Rate	Variable Rate Mortgage	
Rate (effective April 1, 2020)	2.450	5 year term Prime plus .25

Qualifying Rate	
5 year Qualifying Rate (effective June 1, 2021)	5.25%

All rates are subject to change without notice.