



INVESTMENT RATES - GIC / RRIF / RRSP / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	3.850	3.600	\$500.00
2 years	4.250	4.000	
3 years	4.350	4.100	
4 years	4.400	4.150	
5 years	4.600	4.350	

Redeemable	Minimum deposit
1 year	\$500.00

Variable Rate-Registered Products	Minimum deposit
Rate	No Minimum

Market-Linked Products	
Better Earth Portfolio Series 45 Sale Period: May 24 to July 25, 2022	S&P TSX Index Linked Deposit Series 104 Sale Period: May 1 to June 30, 2022

Mortgage Property Tax Accounts	
Rate	0.050

MORTGAGE RATES

Posted Rates	Market Rates - Qualifying conditions apply	
6 month closed	4.750	
6 month open	8.000	
1 year	4.740	1 year 4.650
2 years	5.140	2 years 5.000
3 years	5.350	3 years 5.100
4 years	5.600	4 years 5.200
5 years	5.990	5 years 5.290

Prime Lending Rate	Variable Rate Mortgage
Rate (effective July 14, 2022) 4.700 *	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.