



**INVESTMENT RATES - GIC / RRIF / RRSP / TFSA**

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	4.200	3.950	\$500.00
2 years	4.350	4.100	
3 years	4.500	4.250	
4 years	4.500	4.250	
5 years	4.600	4.350	

Redeemable	Annual Interest	Minimum deposit
1 year	0.250	\$500.00

Variable Rate-Registered Products	Minimum deposit
Rate	No Minimum

Market-Linked Products	
Better Earth Portfolio Series 46 Sale Period: July 26 to September 26, 2022	S&P TSX Index Linked Deposit Series 106 Sale Period: September 1 to October 31, 2022

Mortgage Property Tax Accounts	
Rate	0.050

**MORTGAGE RATES**

Posted Rates	Market Rates - Qualifying conditions apply										
6 month closed	<table border="0"> <tr> <td>1 year</td> <td>4.500*</td> </tr> <tr> <td>2 years</td> <td>4.550*</td> </tr> <tr> <td>3 years</td> <td>4.600*</td> </tr> <tr> <td>4 years</td> <td>4.650*</td> </tr> <tr> <td>5 years</td> <td>4.750*</td> </tr> </table>	1 year	4.500*	2 years	4.550*	3 years	4.600*	4 years	4.650*	5 years	4.750*
1 year		4.500*									
2 years		4.550*									
3 years		4.600*									
4 years		4.650*									
5 years	4.750*										
6 month open											
1 year											
2 years											
3 years											
4 years											
5 years											

Prime Lending Rate	Variable Rate Mortgage
Rate (effective Sept 8, 2022)	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.