



INVESTMENT RATES - GIC / RRIF / RRSP / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	4.400	4.150	\$500.00
2 years	4.550	4.300	
3 years	4.600	4.350	
4 years	4.600	4.350	
5 years	4.650	4.400	

Redeemable	Minimum deposit
1 year	\$500.00

Variable Rate-Registered Products	Minimum deposit
Rate	No Minimum

Market-Linked Products	
Better Earth Portfolio Series 47 Sale Period: September 27, 2022 to November 21, 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	6.090 *	
6 month open	8.250	
1 year	6.090 *	1 year 4.600*
2 years	5.790 *	2 years 4.650*
3 years	5.790 *	3 years 4.750*
4 years	6.040 *	4 years 4.850*
5 years	6.140	5 years 4.990*

Prime Lending Rate	Variable Rate Mortgage	
Rate (effective Sept 8, 2022)	5.450	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.