

## **Interest Rate Update**

Rate Card #45-22

**Effective Date: November 15. 2022** 

\*Indicates change

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit	
1 year	4.950 *	4.700 *	\$500.00	
2 years	5.000 *	4.750 *		
3 years	5.050 *	4.800 *		
4 years	5.100 *	4.850 *		
5 years	5.100 *	4.850 *		
Redeemable			Minimum deposit	
1 year	1.900		\$500.00	
Variable Rate-Regist	ered Products		Minimum deposit	
Rate	0.250		No Minimum	
Market-Linked Produ	ıcts			
Better Earth Portfolio Series 47		S&P TSX Index Linked Deposit	S&P TSX Index Linked Deposit Series 107	
Sale Period: September 27, 2022 to November 21, 2022		Sale Period: November 1 to Decem	Sale Period: November 1 to December 31, 2022	

## **Mortgage Property Tax Accounts**

Rate 0.050

Rate	0.050					
MORTGAGE RATES						
Posted Rates		Market Rates - Qualifying conditions apply				
6 month closed 6 month open 1 year 2 years 3 years 4 years 5 years	6.400 9.150 * 6.090 6.190 6.040 6.040 6.300	1 year 2 years 3 years 4 years 5 years	5.040 5.140 5.240 5.340 5.440			
Prime Lending Rate		Variable Rate Mortgage				
Rate (effective Oct 27, 2022)	5.950	5 year term	Prime plus .25			
Qualifying Rate						
<b>5 year Qualifying Rate</b> (effective June 1, 2021) 5.25%						

All rates are subject to change without notice.