



INVESTMENT RATES - GIC / RRIF / RRSP / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	5.050 *	4.800	\$500.00
2 years	4.850 *	4.600	
3 years	4.750 *	4.500	
4 years	4.550 *	4.300	
5 years	4.450 *	4.200	

Redeemable	Minimum deposit
1 year	\$500.00

Variable Rate-Registered Products	Minimum deposit
Rate	No Minimum

Market-Linked Products	
Better Earth Portfolio Series 48 Sale Period: November 22, 2022 to January 23, 2023	S&P TSX Index Linked Deposit Series 107 Sale Period: November 1 to December 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>5.040</td> </tr> <tr> <td>2 years</td> <td>5.140</td> </tr> <tr> <td>3 years</td> <td>5.240</td> </tr> <tr> <td>4 years</td> <td>5.340</td> </tr> <tr> <td>5 years</td> <td>5.440</td> </tr> </table>	1 year	5.040	2 years	5.140	3 years	5.240	4 years	5.340	5 years	5.440
1 year		5.040									
2 years		5.140									
3 years		5.240									
4 years		5.340									
5 years		5.440									
6 month open											
1 year											
2 years											
3 years											
4 years											
5 years											

Prime Lending Rate	Variable Rate Mortgage
Rate (effective Dec 7, 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.