

Interest Rate Update

Rate Card #12-23 Effective Date: April 6, 2023

*Indicates change

Deposit Rates	Annual Interest	Monthly or Semi-Annua	I Interest	Minimum Deposit
1 year	4.550	4.300		\$500.00
2 years	4.150	3.900		
3 years	4.000	3.750		
4 years	3.900	3.650		
5 years	3.850	3.600		
Redeemable				Minimum deposit
1 year	1.900			\$500.00
Variable Rate-Regist	tered Products			Minimum deposit
Rate	0.250)		No Minimum
Market-Linked Produ	ucts			
Better Earth - Series	50 Better	Equality - Series 2	Index Link	ed Deposit - Series 109
Sales Period: Mar 21 to	May 22, 2023 Sales P	eriod: Mar 21 to May 22, 2023	Sales Period	: Mar 1 to Apr 30, 2023

Mortgage Property Tax Accounts

Rate 0.050

MORTGAGE RATES					
Posted Rates		Market Rates - Qualify	ing conditions apply		
6 month closed	6.720 *				
6 month open	9.150				
1 year	6.300	1 year	5.000		
2 years	6.200	2 years	5.050		
3 years	6.060	3 years	5.050		
4 years	6.080	4 years	5.100		
5 years	6.340	5 years	5.100		
Prime Lending Rate		Variable Rate Mortgage			
Rate (effective Jan 26, 2023)	6.700	5 year term	Prime plus .25		

Qualifying Rate

5 year Qualifying Rate is the greater of the qualifying rate or the contract rate plus 2.00%

(effective Nov 9, 2021) 5.250

All rates are subject to change without notice.